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ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

ALBERTA

TREASURY DEPARTMENT

1919

Printed by the direction of

HONOURABLE C. R. MITCHELL, PROVINCIAL TREASURER

EDMONTON:
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1920

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Provincial Treasurer:

Hon. C. R. Mitchell.

Superintendent of Insurance:

W. V. Newson.

Deputy Superintendent of Insurance:

W. M. Seller.

PROVINCE OF ALBERTA,

TREASURY DEPARTMENT,

EDMONTON, AUGUST 20TH, 1920.

TO THE HONOURABLE C. R. MITCHELL,
Provincial Treasurer of Alberta,
Edmonton, Alberta.

SIR,—I have the honour to submit the Seventh Annual Report of the Insurance Department, covering the year ended December 31st, 1919, including the returns made by the various insurance companies and friendly societies registered under the provisions of The Alberta Insurance Act for the above mentioned period.

On December 31st, 1919, there were thirty-two Provincial and Foreign Companies (not Dominion Licenses) registered. These are classed as follows:

Companies doing—	
Life Insurance	3
Fire and other classes	5
Accident, Casualty and Guarantee	3
Hail Insurance	3
Plate Glass Insurance	1
Mutual Insurance	8
Fraternal Associations	9
Total	32

SINCE JANUARY 1ST, 1920, THE FOLLOWING PROVINCIAL AND FOREIGN COMPANIES WERE ADMITTED FOR REGISTRATION:

Retail Merchants' Fire Insurance Company.

THE FOLLOWING SPECIAL BROKERS WERE LICENSED IN 1919:

J. Rainton Smith, Blairmore, Alberta.
Winnipeg Insurance Agency, Winnipeg, Man.

On December 31st, 1919, there were one hundred and sixty-one Insurance Corporations (Dominion Licenses) registered under The Alberta Insurance Act. These are classified as follows:

Companies doing—	
Fire and Life Insurance	2
Life Insurance only	27
Life and Accident Insurance	1
Fire Insurance only	48
Fire and other classes	50
Accident, Casualty & Guarantee	16
Steam Boiler	1
Hail	3
Guarantee	3
Automobile	2
Live Stock	1
Plate Glass	3
Fraternal Societies	4
Total	161

SINCE JANUARY 1ST, 1920, THE FOLLOWING COMPANIES HOLDING DOMINION LICENSES HAVE BEEN ADMITTED FOR REGISTRATION:

Travellers' Life Assurance Company.
Essex & Suffolk Equitable Insurance Society.
Royal Scottish Insurance Company.
Continental Casualty Company.
The Bee Hail Insurance Company.
Caledonian American Insurance Company.
Workman's Circle.

Underwriters—

Globe Underwriters Agency.

The reports of Provincial and Foreign Companies are set forth in detail. Tables are also appended showing the premiums and losses in various classes of insurance undertaken in the Province; also the investment of the various companies and amounts written and at risk in the Province.

I have the honour to be, Sir,

Your obedient servant,

W. V. NEWSON,

Superintendent of Insurance.

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LTD.

HEAD OFFICE: CALGARY.

Registered in Alberta for Accident and Sickness Insurance.

Officers.

Dr. John Ferguson, President and Medical Director—Calgary, Alta.
J. C. C. Spence, Vice-President and Managing Director. Calgary, Alta.

Directors.

Wesley Clement. J. C. C. Spence.
H. O. Simpson. Dr. John Ferguson.
John Ewing.

Amount deposited with Government of Alberta	$10,500.00

Authorized Capital	$1,000,000.00
Amount Subscribed	231,950.00
Amount Paid Up	31,212.50

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1919.

Assets.

Cash value of stocks and bonds	$18,500.00
Cash in Banks	1,104.63
Bills receivable less than one year overdue	2,084.32
Interest accrued and unpaid	103.70
Agents' balances	224.32
Real estate	14,000.00
Office furniture and fixtures	4,557.14
Other assets	282.67
	$40,856.78

Liabilities.

Reserve of unearned premiums on all outstanding risks	$ 3,416.04
Capital stock paid up	31,212.50
Excess of assets over liabilities	6,228.24
	$40,856.78

Receipts.

Net cash received during the year for premiums	$25,279.50
Cash received for interest	643.50
Cash received from all other sources	78.45
	$26,001.45

Expenditure.

Expenses of Management:

Cash paid for commissions		$12,690.17
Cash paid for fuel and light		11.95
Cash paid for interest, discount and exchange		21.57
Cash paid statutory assessment and license fees		216.00
Cash paid travelling expenses		16.00
Cash paid for rent and taxes		848.14
Cash paid for salaries, directors and auditors' fees		3,212.50
Cash paid for printing, stationery and advertising		221.85
Cash paid for postage, telegrams and express		381.68
Cash paid for other expenses		41.50
Total expenses of management		$17,679.89

Miscellaneous Payments:

Amount paid during the year for losses		$ 3,221.35
Amount of all other expenditure		255.72
Cash paid for bonds, debentures and other securities (not extended)	$5,000.00	
Total expenditure		$21,156.96

BRITISH CROWN HAIL UNDERWRITERS, LIMITED.

HEAD OFFICE: REGINA, SASK.

Commenced business, February, 1918.

Registered in Alberta for Hail Insurance.

Officers.

D. W. McLennan, President ---------- London, Eng.
J. H. Riddel, Vice-President ---------- Toronto, Ont.
W. A. Smart, Manager ---------- Regina, Sask.

Directors.

D. W. McLennan. W. J. Rattray.
J. H. Riddel. A. McKay.

Amount deposited with Government of Alberta ---------- $20,000.00

Authorized Capital	$500,000.00
Amount Subscribed	200,000.00
Amount Paid Up	35,000.00

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1919.

Assets.

Cash value of stocks, bonds and debentures	$65,300.00
Cash on hand at head office	15.48
Cash on deposit in Chartered Banks	3,003.04
Bills receivable less than one year overdue	18,799.05
Bills receivable more than one year overdue	11,154.66
Interest due and accrued	505.21
Office furniture, fixtures and automobiles	7,085.00
Agents' balances and uncollected premiums	579.32
Amount of all other assets	3,356.35
Total	$109,798.11
Amount deducted for bad and doubtful debts and items not admitted	11,607.40
Total assets	$98,190.71

Liabilities.

Accrued taxes	$ 1,549.51
Commissions due	40.50
Amount of all other liabilities	3,465.00
Total liabilities	$ 5,055.01
Capital Stock	35,000.00
	$40,055.01
Excess of assets over such total	$58,485.70

Receipts.

Net cash received for premiums	$125,683.02
Cash received for interest	3,556.48
Cash received from all other sources	5,192.49
Total receipts	$134,431.99

Expenditure.

Expenses of Management:

Cash paid for commission, salaries and bonus	$19,356.48
Cash paid for investigation and adjustment of claims	3,619.29
Cash paid for interest, discount and exchange	238.23
Cash paid for statutory assessment and license fees	410.00
Cash paid for travelling expenses	2,985.18
Cash paid for rent and taxes	3,585.65
Cash paid for salaries, directors and auditors' fees	12,809.77
Cash paid for printing, stationery and advertising	2,094.98
Cash paid for postage, telegrams and express	862.98
Cash paid for other expenses	1,100.37
Total expenses of management	$47,062.93

Miscellaneous Payments:

Net amount paid for losses	85,113.19
Cash paid for automobiles	3,975.00
Cash paid War Loan Bonds, $5,000.00 (not extended)	
Total expenditure	$136,151.12

RETURNS FOR ALBERTA.

Assets in Alberta	$29,117.27
Liabilities in Alberta	427.64
Premiums received in Alberta	40,740.87
Losses paid in Alberta	15,642.23
Amount deposited with Government of Alberta	20,000.00

CONTINENTAL FIRE INSURANCE COMPANY OF WINNIPEG

HEAD OFFICE: WINNIPEG, MANITOBA.

Commenced business, October 26th, 1909.

Registered in Alberta for Fire Insurance.

(Hail Insurance May 20th, 1919).

Officers.

M. J. A. M. de la Gielais, President ---------- Winnipeg, Man.
W. F. Hull, Vice-President ---------- Winnipeg, Man.
W. E. Hawkins, Managing Director ---------- Winnipeg, Man.

Directors.

M. J. A. M. de la Gielais.	W. F. Hull.
Joseph Lecomte.	J. A. Marion.
H. Chevrier.	T. J. Langford.
W. E. Hawkins.	L. de Galembert.

Amount deposited with the Government of Alberta ---------- $20,083.00

Authorized Capital ----------	$500,000.00
Amount Subscribed ----------	442,700.00
Amount Paid Up ----------	55,337.50

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value (excluding interest and dividends) of stock, shares, bonds, debentures and securities ----------	$	80,243.08
Cash on deposit and not drawn against on December 31st. 1919, in Chartered Banks ----------		10,865.67
Agents' balances and premiums uncollected ----------		10,926.96
Interest due or accrued and unpaid ----------		2,719.33
Inspectors' advances ----------		614.71
Amount of all other assets ----------		2,491.75
		$107,861.50
Amount deducted from above assets on account of bad and doubtful debts and items not admitted ----------		888.52
		$106,972.98

Liabilities.

Claims or losses adjusted, remaining unpaid at December 31st, 1919 ----------	$	3,814.95
Total reserve or unearned premiums for all outstanding risks ----------		26,949.87
Amount of all other liabilities ----------		14,466.92
Total amount of liabilities ----------		45,211.74
Capital stock paid up ----------		55,337.50
Total liabilities and paid up capital ----------		100,549.25
Excess of assets over such total ----------	$	6,423.74

Receipts.

Net premiums received in cash		$ 50,446.10
Cash received for interest		3,402.60
Cash received for bonds, debentures, etc., (not extended)	$3,780.40	
		$ 53,848.70

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries and bonuses		$ 10,070.78
Cash paid for law costs		161.79
Cash paid interest, discount and exchange		102.27
Cash paid statutory assessment and license fees		2,398.69
Cash paid travelling expenses		1,335.72
Cash paid rent and taxes		600.00
Cash paid salaries, directors and auditors' fees		6,175.79
Cash paid printing, stationery and advertising		552.01
Cash paid postage, telegrams and express		477.02
Cash paid investigation and adjustment of claims		857.39
Cash paid other expenses		867.63
Total expenses of management		$ 24,139.09

Miscellaneous Payments:

Net amount paid during the year for losses occurring previous to 1919		$ 4,174.64
Net amount paid for losses occurring during 1919		13,471.74
Cash paid for debentures, mortgages and other securities (not extended)	$38,472.28	
Cash paid for expenditure other than the foregoing		457.10
		$ 42,242.57

RETURNS FOR ALBERTA

Assets in Alberta	$ 12,422.69
Liabilities in Alberta	9,142.35
Premiums received in Alberta	17,912.61
Losses paid in Alberta	7,666.55
Net amount at risk in Alberta	628,151.60
Value of securities deposited with the Government	20,083.00
Total amount at risk of the Company	2,831,769.53

THE FARMERS' FIRE & HAIL INSURANCE COMPANY.

HEAD OFFICE: CALGARY, ALBERTA.

Commenced business, 1917.

Registered in Alberta for Fire and Hail Insurance.

Officers.

A. J. H. Donahoe, President ---------- Foremost, Alta.
M. L. Mundy, Vice-President ---------- Carmangay, Alta.
W. B. Barnes, Secretary-Treasurer ---------- Calgary, Alta.
M. P. Johnston, Managing Director ---------- Calgary, Alta.

Directors.

A. J. H. Donahoe. M. L. Mundy.
M. P. Johnston. A. N. Kessler.
C. E. Prosser.

Amount deposited with the Government of Alberta ---------- $10,000.00

Authorized Capital	$500,000.00
Amount Subscribed	343,900.00
Amount Paid Up	85,975.00

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of stocks, bonds, debentures, etc.	$ 62,747.53
Cash on hand at head office	752.41
Cash in Banks to the Company's credit	19,298.04
Bills receivable less than one year overdue	13,876.22
Agents' balances and premiums uncollected	2,347.12
Interest due and accrued	495.00
Statutory assessment and license fees prepaid	3,402.87
Other assets	457.53
Total admitted assets	$103,376.72
Non-admitted assets: Charter and organization expenses	$16,500.00

Liabilities.

Unpaid loans from all sources	$ 20,500.00
Unearned premium reserve on fire risks	9,230.81
Reserve for account not due	760.26
Amount of all other liabilities	734.97
Total of liabilities	$ 31,226.04

Receipts.

Net cash received during the year for premiums	$ 88,797.47
Cash received for interest	3,050.76
Cash received for calls on capital stock	10,537.50
Cash received for loans	29,500.00
Cash received from other sources	1,331.16
Total receipts	$133,216.89

Expenditure.

Expenses of Management:

Cash paid agents for commissions	$ 14,379.54
Cash paid automobile expenses	989.87
Cash paid law costs	173.54
Cash paid investigation and adjustment of claims	2,016.79
Cash paid interest, discount and exchange	108.64
Cash paid statutory assessment, license fees and taxes	1,788.74
Cash paid travelling expenses	6,914.16
Cash paid rent	910.41
Cash paid salaries, directors and auditors' fees	17,358.21
Cash paid printing, stationery and advertising	2,091.71
Cash paid postage, telegrams and express	891.46
Cash paid office expenses	201.45
Cash paid other expenses	996.28
	$ 48,820.80

Miscellaneous Payments:

Net amount paid for losses occurring in previous years		$ 687.50
Net amount paid for losses occurring in 1919		48,044.73
Repayment of loans		9,000.00
Cash paid for bonds and debentures (not extended)	$10,235.87	
Cash paid for other expenses		428.47
		$106,981.50

RETURNS FOR ALBERTA.

Assets in Alberta	$ 76,670.90
Liabilities in Alberta	29,749.72
Premiums received in Alberta	71,832.78
Losses paid in Alberta	32,196.89
Amount at risk in Alberta	748,183.15
Total amount at risk	819,485.65

FIFTY-FIFTY MUTUAL HAIL ASSURANCE SOCIETY.

HEAD OFFICE: DIDSBURY, ALBERTA.

Commenced business, April, 1919.

Officers.

H. B. Atkins, President ---------- Didsbury, Alta.
H. E. Pierson, 1st Vice-President ---------- Didsbury, Alta.
R. J. Rollis, 2nd Vice-President ---------- Three Hills, Alta.
Parker R. Reed, Secretary and Manager ---------- Didsbury, Alta.
J. L. Brown, Treasurer ---------- Didsbury, Alta.

Directors.

H. B. Atkins.	A. C. Fisher.
H. E. Pierson.	John Cusack.
R. J. Rollis.	Stewart Moore.
Arthur Young.	W. E. Nolan.
Alan McDonald.	Donald McArthur.

STATEMENT OF THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash on hand in Bank	$	459.31
Unearned premium bond		35.00
Interest due and accrued		272.63
Total assets	$	766.94

Liabilities.

Accounts payable	$	339.15
Expense reserve for Board Meetings		200.00
Total liabilities	$	539.15

Receipts.

Cash received for premiums on cash system:

Held by agents	$	1,771.76
Received at head office		8,154.89
	$	9,926.65
Cash borrowed during 1919		1,201.30
Total receipts	$	11,127.95

Expenditure.

Expenses of Management:

Cash paid to agents	$ 1,771.76
Cash paid for investigation and adjustment of claims	95.85
Cash paid for interest and exchange	26.22
Cash paid for statutory assessment and license fees	60.00
Cash paid for travelling expenses	389.60
Cash paid for salaries, directors and auditors' fees as per Schedule N, page 11	1,225.60
Cash paid for printing, stationery and advertising	573.44
Cash paid for postage, telegrams and express	91.95
Cash paid for other expenses	193.60
Total expenses of management	$ 4,428.02

Miscellaneous Payments:

Cash paid for losses occurring in 1919	$ 4,393.12
Cash paid for repayment of loans	1,201.30
Cash paid for organization expenses	646.20
Total expenditure	$ 10,668.64

GREAT NORTH INSURANCE COMPANY.

HEAD OFFICE: CALGARY.

Commenced Business November 1st, 1912.

Registered in Alberta for Fire, Hail and Live Stock Insurance.

Officers.

W. J. Walker, President ..... Calgary, Alta.
J. K. McInnis, Vice-President ..... Regina, Sask.
J. T. North, Secretary ..... Calgary, Alta.

Directors.

Hon. A. C. Rutherford. Hon. P. E. Lessard.
F. A. Walker. W. J. Walker.
Edward J. Fream. George H. Ross.
J. K. McInnis.

Amount deposited with the Government of Alberta $10,000.00

Authorized Capital	$500,000.00
Amount Subscribed	221,200.00
Amount Paid Up	67,145.99

STATEMENT OF THE COMPANY AS AT DECEMBER 31ST, 1919.

Assets.

Cash value of mortgages	$ 18,000.00
Cash value of debentures (excluding interest and dividends)	37,181.17
Cash on hand at head office	5,614.95
Cash on deposit in Chartered Banks and not drawn against on December 31st, 1919	9,672.25
Agents' balances and premiums uncollected, in hands of agents	12,958.97
Bills receivable less than one year overdue	29,553.10
Premium notes less than one year overdue	9,245.62
Office furniture and automobiles	4,684.00
Calls on capital stock in course of collection	18,666.49
Reinsurance collectable on unpaid and unadjusted losses	7,522.88
Amount due for reinsurance on losses paid	9,316.20
Amount of all other assets	386.08
Total admitted assets	$162,801.71

Non-admitted assets:

Bills receivable more than one year overdue (not extended)	$10,490.67
Premium notes more than one year overdue (not extended	$3,190.14

Liabilities.

Amount of losses adjusted and unpaid	$ 6,275.74
Claims or losses in suspense reported or supposed	10,675.00
Claims or losses resisted	3,352.00
Amount of unearned premium for all outstanding risks—	
Fire	31,171.60
Due other companies for reinsurance	12,127.34
Sundry accounts payable	8,858.32
Amount of unpaid loans from banks, etc.	5,100.00
Amount borrowed on securities	20,000.00
Reinsurance reserve	4,410.80
	$102,371.06
Total net cash received for premiums during the year	182,915.78
Cash received for interest	3,877.61
Cash received for calls on capital stock	12,356.50
	$199,149.89

Expenditure.

Expenses of Management:

Cash paid to agents for commission, salaries, etc.	$ 45,429.95
Cash paid for law costs	140.06
Cash paid for investigation and adjustment of claims	1,956.49
Cash paid interest, discount and exchange	223.24
Cash paid statutory assessment and license fees	3,539.25
Cash paid travelling expenses	8,575.03
Cash paid rent and taxes	993.12
Cash paid salaries, directors and auditors' fees	24,115.25
Cash paid printing, stationery and advertising	3,983.69
Cash paid postage, telegrams and express	1,587.05
Cash paid fuel and light	38.75
Cash paid other expenses	5,805.01
	$ 96,386.89

Miscellaneous Payments:

Amount paid for losses occurring in previous year	$ 5,510.71
Amount paid for fire losses during the year	25,538.52
Amount paid for hail losses	136,412.79
Amount paid for live stock losses	11,283.00
Cash paid for dividends	1,399.41
Total expenditure	$276,531.42

LACOMBE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: LACOMBE, ALBERTA.

Commenced Business December 30th, 1913.

Officers.

Edward Hinkley, President ---------- Lacombe, Alta.
H. W. Metcalf, Vice-President ---------- Lacombe, Alta.
John McKenty, Manager ---------- Lacombe, Alta.

Directors.

F. Emmerson.
W. Kerber.
H. L. Pearce.
John Douglas.
E. Hinkley.
A. W. Sharpe.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash deposited in Chartered Banks as at December 31st, 1919	$ 155.10
Cash on hand at Head Office on December 31st, 1919	930.32
Amount unpaid of assessments which were levied in 1919	2,093.05
Amount unpaid of assessments levied in previous years	638.10
Amount of premium notes in force after deducting all payments thereon and assessments levied	18,207.31
Amount of all other assets	69.30
Total assets	$ 22,093.18

Liabilities.

Losses adjusted and unpaid	$ 65.00
Amount required to reinsure all risks taken on cash plan	2,935.57
Amount of all other liabilities	208.00
Total liabilities	$ 3,208.57

Receipts.

Cash received for assessments levied in 1919	$ 3,578.63
Cash received for assessments levied in prior years	1,619.37
Cash received for payments on cash system	1,921.36
Cash received for interest	.75
Cash received from loans	3,000.00
Cash received from all other sources	98.20
Total receipts	$ 10,218.31

Expenditure.

Expenses of Management:

Cash paid for commissions to agents	$ 1,316.56
Cash paid for investigation and adjustment of claims	137.30
Cash paid for interest	97.15
Cash paid for statutory assessment and license fees	137.58
Cash paid for salaries, directors and auditors' fees	1,586.60
Cash paid for printing, stationery and advertising	186.38
Cash paid for postage, telegrams and express	89.80
Cash paid for travelling expenses	446.70
Total expenses of management	$ 3,998.07

Miscellaneous Payments:

Cash paid for losses which occurred in 1919	$ 1,635.00
Cash paid for losses which occurred prior to 1919	1,050.00
Cash paid for rebate and return premiums	24.03
Cash paid for repayment of loans	3,000.00
Cash paid for all other expenses	32.08
Total expenditure	$ 9,739.18

MOVEMENTS IN RISKS.

Risks on the Mutual System:

Amount in force 31st December, 1918, on Mutual System	$1,130,622.00
Policies taken during 1919, new or renewed	568,887.00
Gross number and amount of Mutual System risks in force at any time during 1919	1,699,509.00
Deduct expired and cancelled in 1919	228,828.00
Net risks on Mutual System in force December 31st, 1919	1,470,681.00
Amount in force December 31st, 1918, on Cash System	428,913.00
Policies taken during 1919	172,946.00
Gross amount in force on the Cash System at any time in 1919	601,759.00
Deduct expired and cancelled	85,360.00
Net risks in force at December 31st, 1919, on Cash System	$ 516,499.00

GENERAL INTERROGATORIES.

What is the scale of premium notes taken by the Company? Answer: 2%.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1919? Answer: One.

Dates when made? Answer: December 1st.

What are the several rates per cent. of such assessments on the face of the premium notes or undertakings? Answer: 20%.

At what dates, respectively, were such assessments payable? Answer: December 1st, 1919, and December 31st, 1919.

Were the Company's accounts duly audited for the year ending 31st December, 1919? Answer: Yes.

Names and post office addresses of the auditors of accounts of 1919? Answer: Jas. McNicol, Blackfalds.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Cash book, ledger, agents' ledger, journal, cash, note and cancellation register, bills payable, minute book, collection ledger and re-insurance register.

Date and place at which last annual meeting was held? Answer: Lacombe, January 14th, 1920.

What officers of the Company are under bond, and for what sum respectively? Answer: Manager only, Bond $3,000.00.

Of how many directors does the board consist? Answer: Seven and managing director.

MERCHANTS AND TRADERS' ASSURANCE COMPANY.

HEAD OFFICE: CALGARY, ALBERTA.

Commenced Business April 17th, 1919.

Officers.

C. H. Dunham, President ..... Calgary, Alta.
James Lawrence, Vice-President ..... (Deceased)
S. G. J. Robbins, Secretary ..... Calgary, Alta.
S. G. J. Robbins, Treasurer ..... Calgary, Alta.

Directors.

C. H. Dunham. S. G. J. Robbins.
James Lawrence (Deceased). Andrew Tod.

STATEMENT OF THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash on hand in Bank	$ 430.26
Cash value, stocks, bonds, debentures, etc.	11,270.00
Agents' balances uncollected	5,721.29
Bills receivable, less than one year overdue	15,050.05
Interest due and accrued	63.08
Deferred charges, prepaid license	50.00
Organization expenses	750.00
	$ 33,334.68

Liabilities.

Total reserve of unearned premiums	$ 6,591.02
Capital stock paid up	24,425.00
Other liabilities	802.90
Total liabilities	$ 31,818.92

Receipts.

Cash received for premiums	$ 11,033.43
Cash received for interest	589.19
Total receipts	$ 11,622.62

Expenditure.

(a) Expenses of Management:			
Cash paid to agents	$ 4,242.66		
Cash paid for salaries, directors and auditors' fees, as per detailed Schedule XXV, page 12	40.00		
Cash paid for other expenses	1,180.13		
		$	5,462.79
(b) Miscellaneous Payments:			
Cash paid for losses occurring in 1919	$ 6,287.63		
Cash paid for organization expenses	490.95		
		$	6,778.58
Total expenditure		$	12,241.37

MILK RIVER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: MILK RIVER, ALTA.

Commenced Business June 6th, 1914.

Officers.

Paul Madge, President ---------- Milk River, Alta.
A. H. Steckle, Vice-President ---------- Milk River, Alta.
G. H. Giles, Secretary-Treasurer ---------- Milk River, Alta.

Directors.

Paul Madge.
F. G. Smith.
George C. Barrows.
Frank Coffin.
E. Hotze.
John R. Metheral.
A. H. Steckle.
Henry Tomphor.
Math. Thielen.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash on deposit and not drawn against on December 31st, 1919, to the Company's credit in Chartered Banks	$	2,811.71
Amount unpaid of assessments which were levied during 1919		3,179.70
Net premium note assets		51,659.03
Total assets	$	57,650.44

Liabilities.

Commissions and salaries due and unpaid	$	472.93

Receipts.

Cash received for assessments levied in prior years	$	1,021.61
Cash received for assessments levied during 1919		6,190.84
Cash borrowed during 1919		3,909.45
Total receipts	$	11,121.90

Expenditure.

Expenses of Management:		
Cash paid to agents for commissions	$	145.00
Cash paid for statutory assessments and license fees		50.00
Cash paid for salaries, directors and auditors' fees		643.93
Cash paid for printing, stationery and advertising		219.70
Cash paid for interest		135.95
Cash paid for supplies		149.70
Cash paid for investigation and adjustment of claims		82.60
Cash paid for travelling expenses		59.05
Total expenses of management	$	1,485.93

Miscellaneous Payments:

Cash paid for losses	$ 6,103.00
Cash paid for repayment of loans	3,900.00
Total expenditure	$ 11,488.93

MOVEMENTS IN RISKS.

Mutual System Risks:

Policies in force December 31st, 1918	$2,415,291.00
Policies taken during 1919	3,783.09
Gross amount of risks in force at any time during 1919	2,793,600.00
Deduct expired and cancelled	529,816.00
Net risks on Mutual System in force December 31st, 1919	$2,263,784.00

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: 2% and 3%.

How often are assessments made? Answer: Once a year.

How many assessments were made during the year 1919? Answer: One.

Dates when made? Answer: September 15th, 1919.

What are the several rates per cent. of such assessments on the face of premium notes or undertakings? Answer: 15%.

At what dates, respectively, were such assessments payable? Answer: October 15th, 1919.

Were the Company's accounts duly audited for the year ending 31st December, 1919? Answer: Yes.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Policy and application and premium, note register, cash book, ledger, agents' account and minute book.

Date and place at which last annual meeting was held? Answer: February 25th, 1920, at Milk River.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, $2,000.00.

Of how many directors does the board consist? Answer: Nine.

THE POLICY-HOLDERS' MUTUAL LIFE INSURANCE CO.

HEAD OFFICE: TORONTO, ONT.

Commenced Business April 21st, 1909.

Registered in Alberta to Transact Life Insurance.

Officers.

John J. Main, President ---------- Toronto, Ont.
A. C. Pratt, Vice-President ---------- Toronto, Ont.
A. M. Featherston, Secretary-Treasurer ---------- Toronto, Ont

Chief Agent in Alberta: W. E. Chadsey, Edmonton, Alta.

Directors.

John J. Main.
J. M. Faircloth.
W. S. Verrall.
A. M. Featherston.
F. D. Lawrence.
Dr. A. D. Smith.
A. C. Pratt.
Harry Dempsey.
S. J. Carter.
A. W. Briggs.
Geo. H. Featherston.

Amount deposited with the Government of Alberta ---------- $20,047.04

Authorized Capital	$150,000.00
Amount Subscribed	109,900.00
Amount Paid	46,640.00

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of mortgages exclusive of interest	$ 21,000.00
Loans other than those secured by mortgages (policy loans)	16,287.90
Cash value (excluding interest and dividends) of debentures, bonds, war loan and securities other than the foregoing	115,119.89
Actual cash on hand at head office, as per auditors' statement	8,009.31
Cash on deposit to the Company's credit and not drawn against, on December 31st, 1919, in Chartered Banks	10,284.77
Agents' balances	3,347.98
Premiums uncollected (net commissions deducted)	41,409.28
Interest due and accrued	2,208.44
Charter account	8,498.66
Supplies and advertising material	1,400.00
Office furniture, etc.	1,349.63
Amount of all other assets	750.00
Total assets	$229,665.86

Liabilities.

Reinsurance reserve for life insurance contracts in force	$177,880.94
Amount of all other liabilities	376.00
Total amount of liabilities	$178,256.94
Capital stock paid up	46,640.00
Total of liabilities and paid up capital	$224,896.94
Excess of liabilities over assets	$ 4,768.92

Receipts.

Net premiums received in cash	$ 88,378.69
Cash received for interest	8,762.81
Cash received from all other sources	25.00
Total cash receipts	$ 97,166.50

Expenditure.

Expenses of Management:	
Cash paid to agents for commission and salaries	$ 22,456.00
Cash paid for Medical Examiners' fees	2,860.89
Cash paid statutory assessment and license fees	1,180.35
Cash paid interest, discount and exchange	39.73
Cash paid travelling expenses	865.54
Cash paid rent and taxes	1,873.31
Cash paid salaries, directors and auditors' fees	8,356.00
Cash paid printing, stationery and advertising	1,543.31
Cash paid postage, telegrams and express	473.43
Cash paid office furniture	835.75
Cash paid other expenses	2,723.83
Total expenses of management	$ 43,208.14
Miscellaneous Payments:	
Amount paid for losses occurring during 1919	$ 10,500.00
Cash paid for surrender values	1,696.26
Loans on policies, etc.	3,628.83
Total expenditure	$ 59,033.23

RETURNS FOR ALBERTA.

Assets in Alberta	$ 29,950.35
Liabilities in Alberta	26,046.38
Premiums received in Alberta	16,810.74
Losses paid in Alberta	Nil.
Amount at risk in Alberta	696,320.00

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business March, 1905.

Authorized to transact Fire Insurance (Lumber only).

Officers.

J. B. Sinclair, President ---------- Winnipeg, Man.
W. Thorn, Vice-President ---------- Moose Jaw, Sask.
Alan M. Stewart, Secretary ---------- Winnipeg, Man.
Alvin K. Godfrey, Treasurer ---------- Winnipeg, Man.

Directors.

D. B. Jones.
A. B. Estlin.
Geo. Dewey.
F. E. Frost.
W. H. Heywood.
W. P. Dutton.

Amount deposited with the Government of Alberta ---------- $10,000.00

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1919.

Assets.

Cash value of mortgages		$ 33,846.91
Cash value of bonds, debentures and securities other than the foregeoing.		39,337.92
Cash on deposit to the Company's credit, and not drawn against on December 31st, 1919		29,988.17
Bills and assessments receivable		405.00
Total assets		$103,578.00

Liabilities.

Guarantee premium deposit		$ 48,494.97

Receipts.

Cash received by the Company at head office		$ 4,716.00
Cash received by the Company as fixed payments due prior to 1919		71.50
Cash received for interest during 1919		5,081.11
Cash received for assessments levied in 1919		5,992.85
Cash received for assessments levied in prior years		1,170.80
Cash received for sale of investments, e.g., of debentures, mortgages or other securities during 1919 (not extended)	$6,996.64	
Commissions		252.14
Total cash receipts		$ 17,284.40

Expenditure.

Expenses of Management:		
Cash paid for legal expense	$	35.00
Cash paid for statutory assessment		510.06
Cash paid for rent and taxes		560.00
Cash paid for interest and exchange		22.15
Cash paid for salaries, directors and auditors' fees		3,250.75
Cash paid for printing, stationery and advertising		107.00
Cash paid for postage, telegrams and express		87.33
Cash paid for adjustment of claims		68.40
Cash paid for travelling expenses		100.00
Cash paid other expenses		688.30
Total expenses of management	$	5,428.99
Miscellaneous Payments:		
Cash paid for losses which occurred during 1919		3,617.58
Cash paid for reinsurance		660.05
Cash paid for other expenditure		62.50
Total expenditure	$	9,769.12

UNION FIRE AND CASUALTY COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business February, 1913.

Registered in Alberta for Fire, Accident, Sickness, Guarantee, Automobile, Marine and Inland Transportation.

Officers.

M. J. McMichael, President ---------- Minneapolis, Minn.
S. D. Works, Vice-President ---------- Winnipeg, Man.
A. E. Ham, Vice-President ---------- Winnipeg, Man.
J. O. Melin, Secretary-Treasurer ---------- Winnipeg, Man.

Directors.

M. J. McMichael.
S. D. Works.
F. C. Kennedy.
James Patterson.
J. O. Melin.
A. E. Ham.
R. J. Coolidge.
Gordon Bell.
Howard Everitt.
C. L. Hemberson.
R. L. Nicolson.

Amount deposited with the Government of Alberta ---------- $20,000.00

Authorized Capital	$500,000.00
Amount Subscribed	500,000.00
Amount Paid Up in Cash	82,263.02
Amount Paid in Notes	19,258.00

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of real estate less encumbrances		$ 4,682.83
Cash value of mortgages		13,150.00
Cash value (excluding interest and dividends) of stocks, bonds, debentures, etc.		97,991.96
Cash on hand at head and branch offices		97.00
Cash on deposit in Chartered Banks		26,839.04
Agents' balances and uncollected premiums		25,994.00
Interest due and accrued and unpaid		6,230.44
Office furniture and supplies		10,041.52
Capital stock notes		19,208.00
Premiums in course of collection		7,000.00
Amount of all other assets		397.57
		$211,632.30
Deduct non-admitted assets:		
Capital stock notes	$19,208.00	
Agents' balances	1,500.00	
		20,708.00
Total admitted assets		$190,924.30

Liabilities.

Claims in suspense, or supposed, or reported		$ 15,956.89
Reinsurance Reserve for automobile and guarantee contracts in force		16,134.36
Reinsurance Reserve Fire insurance contracts		36,368.24
Sundry accounts payable		1,873.57
Amount of all other liabilities		4,010.60
Total liabilities	$ 74,343.66	
Capital Stock paid up	82,313.02	
Total		$156,656.68
Excess of assets over such total		$ 34,267.62

Receipts.

Net cash received for premiums during the year		$166,476.19
Cash received for interest		7,140.64
Cash received for rents		295.00
Cash received for calls on capital stock		29,950.00
Cash received for membership fees		39,382.10
Cash received commissions and brokerage		4,977.31
Cash received from all other sources		2,194.91
		$250,416.15

Expenditure.

Expenses of Management:		
Cash paid for commissions (including membership fees)		$ 68,107.64
Cash paid for law costs		522.16
Cash paid for investigation and adjustment of claims		560.17
Cash paid for interest, discount and exchange		1,234.66
Cash paid statutory assessment and license fees		2,535.62
Cash paid for travelling expenses		3,233.55
Cash paid for rent and taxes		4,914.26
Cash paid salaries, directors and auditors' fees		43,776.47
Cash paid for printing, stationery and advertising		563.03
Cash paid for postage, telegrams and express		2,785.31
Cash paid for other expenses		6,713.74
		$134,947.11
Miscellaneous Payments:		
Amount paid for losses occurring in previous years		$ 5,414.32
Amount paid for losses occurring during the year: Fire, $7,854.03; other classes, $26,982.05		34,836.08
Total expenditure		$175,738.94

RETURNS FOR ALBERTA.

Assets in Alberta, including securities deposited with Goovernment		$ 25,732.24
Liabilities in Alberta		10,590.58
Premiums received in Alberta		36,936.71
Losses paid in Alberta		6,873.43
Amount at risk in Alberta		1,218,198.00

UNITED ASSURANCE COMPANY, LIMITED.

HEAD OFFICE: CALGARY.

Commenced Business, 1919.

Registered in Alberta for Hail Insurance.

Officers.

F. G. Garbutt, President ..... Calgary, Alta.
H. B. Macdonald, Vice-President & Managing Director, Calgary, Alta.
T. J. Ranaghan, Secretary-Treasurer ..... Calgary, Alta.

Directors.

T. J. Ranaghan. F. G. Garbutt.
J. G. Falconer. H. B. Macdonald.

Amount deposited with the Government of Alberta $10,000.00

Authorized Capital	$500,000.00
Amount Subscribed	327,400.00
Amount Paid Up	38,280.00

STATEMENT OF THE COMPANY FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of real estate	$ 3,989.00
Cash value of stocks, bonds and debentures	52,600.00
Cash on hand at head office	142.70
Cash on deposit in Chartered Banks	942.09
Agents' balances and premiums uncollected	76.44
Interest due and accrued	958.55
Automobiles	1,172.00
Office furniture, etc.	1,400.00
Amount of all other assets	2,000.00
Total assets	$ 63,280.78

Liabilities.

Reserve for taxes	$ 929.87
Amount of all other liabilities	162.72
Total liabilities excepting capital stock	1,092.59
Capital stock paid up	38,280.00
Total liabilities and capital stock paid up	$ 39,372.59
Excess of assets over such total	$ 23,908.19

Receipts.

Net cash received for premiums	$ 80,031.28
Cash received for interest	2,855.39
Cash received from calls on capital stock	3,280.00
	$ 86,166.67

Expenditure.

Expenses of Management:		
Cash paid agents for commission, salaries or bonus		$ 16,441.23
Law costs		244.70
Cash paid for investigation and adjustment of claims		1,691.26
Travelling expenses		3,095.58
Rents and taxes		2,117.19
Salaries, directors and auditors' fees		8,102.50
Printing, stationery and advertising		1,822.70
Postage, telegrams and express		288.22
Other expenses		888.24
Total expenses of management		$ 34,691.62
Miscellaneous Payments:		
Net amount paid for losses		$ 47,908.60
Paid for debentures or other securities (not extended)	$4,089.00	
Cash paid for dividends		3,500.00
Cash paid for automobiles		900.00
Total expenditure		$ 87,000.22

RETURNS IN ALBERTA.

Assets in Alberta	$ 33,280.78
Liabilities in Alberta	1,092.59
Premiums received in Alberta	40,043.65
Losses paid in Alberta	13,118.40
Amount at risk in Alberta	44,173.00
Securities deposited with Government of Alberta	10,000.00

THE WAWANESA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WAWANESA, MAN.

Commenced Business, 1896.

Officers.

S. H. Henderson, President ---------- Wawanesa, Man.
E. H. Dewart, Vice-President ---------- Stockton, Man.
A. F. Kempton, Secretary and Manager ---------- Wawanesa, Man.
C. D. Kerr, Treasurer ---------- Wawanesa, Man.

Directors.

S. H. Henderson. W. McKellar.
E. H. Dewart. Samuel Reid.
A. J. Elliott. Robert Wallace.
James Ross.

Authorized to transact Mutual Fire Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of real estate, less encumbrances	$ 16,542.46
Bonds, debentures, securities, other than foregoing	245,350.00
Actual cash on hand at Head Office as per Auditor's statement	490.86
Cash on deposit to the Company's credit, not drawn against on December 31st, 1919, in Chartered Banks	92,117.31
Cash in agents' hands	159.25
Amount unpaid of instalments, or fixed payments on premium notes	11,072.84
Amount unpaid of assessments which were levied during 1919	40,731.84
Net premium note assets	1,075,652.62
Interest due and accrued	2,505.05
Office furniture, etc.	4,434.82
Total assets	$1,489,057.05

Liabilities.

Amount required to reinsure all outstanding risks on Cash System	$ 94,542.18
Total liabilities	$ 94,542.18

Receipts.

Cash received by Company as fixed payments due in 1919	$ 18,844.92
Cash received by Company as fixed payments due prior years	7,943.08
Cash received by Company for assessments levied in 1919	164,590.22
Cash received by Company for assessments levied in years prior to 1919	29,251.06
Cash received for premiums on Cash System	69,297.16
Cash received for interest during 1919	11,136.44
Total cash receipts	$301,062.88

Expenditure.

Expenses of Management:	
Cash paid for commissions, or allowances of any kind to agents	$ 33,249.70
Cash paid for law costs	47.67
Cash paid fuel and light	750.47
Cash paid investigation and adjustment of claims	5,674.28
Cash paid statutory assessment and license fees	3,175.10
Cash paid travelling expenses	3,105.75
Cash paid taxes	173.34
Cash paid salaries, directors and auditors' fees	31,178.84
Cash paid printing, stationery and advertising	6,039.90
Cash paid postage, telegrams and express	5,272.60
Cash paid other expenses	3,159.68
Total expenses of management	$ 91,827.33
Miscellaneous Payments:	
Cash paid for losses which occurred	$139,820.22
Cash paid rebate, abatement and returned premiums	4,033.31
Cash paid for expenditure other than any of foregoing	873.50
Cash paid purchase of investments (not extended) $81,350.00	
Total expenditure	$236,554.36

MOVEMENT IN RISKS.

Policies in force 31st December, 1918, on Mutual System	$62,000,295.00
Policies taken during 1919, new or renewed	26,213,479.00
Gross number and amount of Mutual System risks in force at any time during 1919	$88,213,774.00
Deduct expired and cancelled in 1919	20,962,354.00
Net risks on Mutual System in force 31st December, 1919	$67,251,420.00

RISKS ON CASH SYSTEM.

Policies in force 31st December, 1918, on Cash System	$13,631,242.00
Policies taken during 1919, new or renewed	5,584,344.00
Gross number and amount of Cash System risks in force at any time during 1919	$19,215,586.00
Deduct expired and cancelled in 1919	3,176,896.00
Net risks in force at 31st December, 1919, on Cash System	$16,038,690.00

THE WESTERN EMPIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: WINNIPEG, MAN.

Commenced Business January 1st, 1912.

Officers.

William Smith, President ..... Winnipeg, Man.
R. W. Craig, Vice-President ..... Winnipeg, Man.
W. P. Rundle, Vice-President ..... Winnipeg, Man.
F. C. O'Brien, Secretary-Treasurer ..... Winnipeg, Man.

Directors.

W. P. Rundle.
A. J. Fraser, M.D.
F. D. Byers.
William Smith.
S. D. Hannah.
G. N. Broatch.
G. E. Graham.
R. W. Craig.

Amount deposited with the Government of Alberta $20,000.00

Authorized Capital	$1,000,000.00
Amount Subscribed	736,100.00
Amount Paid	153,689.20
Amount Still Due	30,335.80

Registered to transact Life Insurance.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash value of real estate, less encumbrances	$ 15,319.60
Cash value of mortgages, exclusive of interest	90,980.65
Policy Loans	20,415.70
Cash value (excluding interest and dividends) of stocks, shares, bonds, debentures and securities other than the foregoing	162,270.50
Actual cash on hand at Head Office as per auditors' statement	3,140.27
Cash on deposit to the Company's credit, and not drawn against on December 31st, 1919, in Chartered Banks	12,848.98
Agents' balances	8,840.57
Premiums uncollected (net, commissions deducted)	59,088.36
Calls on Capital Stock in course of collection	30,335.80
Premiums on Capital Stock in course of collection	63,077.00
Interest due or accrued and unpaid	10,839.93
Office furniture, etc.	3,929.70
Amount of all other assets	19,617.20
Total assets	$500,704.26

Liabilities.

Claims of losses adjusted and unpaid		$ 1,393.88
Claims of losses in suspense or reported		9,500.00
Reinsurance reserve for Life Insurance contracts in force		251,887.00
Victory Loan Account		42,000.00
Amount of other liabilities		7,317.88
Total amount of liabilities due		$312,098.76
Capital stock paid up		184,025.00
Total liabilities and paid-up capital		$496,123.76
Excess of assets over such total		$ 4,580.50

Receipts.

Net premiums received in cash		$115,723.92
Cash received for interest		21,176.03
Cash received for calls on capital stock including premiums		45,196.25
Cash from all other sources		4,518.37
Cash received from bonds, debentures, etc. (not extended)	$3,873.94	
Total cash receipts		$186,614.57

Expenditure.

Expenses of Management:		
Cash paid to agents for commission, salaries and bonus		$ 34,557.21
Cash paid for law costs		1,321.22
Cash paid for medical examiners' fees		4,886.25
Cash paid for interest, discount and exchange		3,954.66
Cash paid for statutory assessment and license fees		1,680.18
Cash paid travelling expenses		861.70
Cash paid rent and taxes		1,432.50
Cash paid salaries, directors and auditors' fees		15,446.10
Cash paid printing, stationery and advertising		3,240.41
Cash paid postage, telegrams and express		1,424.29
Cash paid other expenses		9,715.70
Total expenses of management		$ 78,520.22
Miscellaneous Payments:		
Amount paid for losses occurring in previous years		$ 25,988.00
Amount paid for losses during the year		11,432.85
Cash paid for debentures, mortgages or other securities (not extended)	$76,139.18	
Cash paid for dividends		290.40
Cash paid for expenditure other than any of the foregoing		2,181.30
Total expenditure		$118,412.77

RETURNS FOR ALBERTA.

Assets in Alberta	$ 50,809.67
Liabilities in Alberta	34,379.70
Premiums received in Alberta	16,362.39
Losses paid	5,000.00
Amount at risk in Alberta	882,000.00
Securities deposited with the Government of Alberta	20,000.00

WESTERN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: DIDSBURY, ALTA.

Commenced Business April, 1914.

Officers.

H. B. Atkins, President ..... Didsbury, Alta.
Wm. Rupp, Vice-President ..... Didsbury, Alta.
Parker R. Reed, Secretary ..... Didsbury, Alta.
Theo. Reist, Treasurer ..... Didsbury, Alta.

Directors.

H. B. Atkins.
P. G. Johnston.
Wm. Rupp.
L. B. Fulkerth.
E. B. Shantz.
C. F. Rennie.
H. E. Pearson.
W. Hardy.
P. R. Reed.
Theo. Reist.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash on hand at Head Office	$ 31.26
Cash in agents' hands	1,882.21
Amount unpaid of assessments which were levied in 1919	8,069.54
Amount unpaid of the assessments which were levied in prior years	8,432.98
Net premium note assets	49,876.83
Automobile	700.00
Office furniture and fixtures	2,303.00
Total assets	$ 71,295.74

Liabilities.

Amount of loans	$ 11,710.63
Amount of interest accrued thereon	31.00
Amount of losses adjusted and unpaid	400.00
Amount required to reinsure all outstanding risks taken on the Cash System	13,616.00
Reserve for unpaid commissions	144.57
Salaries due and accrued	5,692.94
Total liabilities	$ 31,595.14

Receipts.

Cash received for application fees	$ 192.52
Cash received for assessments levied in 1919	16,025.73
Cash received for assessments levied in prior years	4,488.04
Cash received for premiums on the Cash System	18,366.07
Cash borrowed during the year	7,926.80
Cash received from all other sources	3,288.86
	$ 50,288.02

Expenditure.

Expenses of Management:

Cash paid for commissions or allowances of any kind to agents	$ 5,215.70
Cash paid for collection costs	348.22
Cash paid for interest and exchange	1,439.50
Cash paid for fuel and light	79.30
Cash paid for travelling expenses	2,039.32
Cash paid for investigation and adjustment of claims	401.55
Cash paid for rent and taxes	218.00
Cash paid for salaries, directors and auditors' fees	5,151.82
Cash paid for printing, stationery and advertising	990.57
Cash paid for postage, telegrams and express	580.12
Cash paid for statutory assessment and license fees	50.00
Cash paid for other expenses	31.05
Total expenses of management	$ 16,545.15

Miscellaneous Payments:

Cash paid for losses occurring prior to 1919	$ 1,905.50
Cash paid for losses occurring in 1919	13,675.82
Cash paid for repayment of loans	14,126.80
Cash paid for reinsurance	3,351.37
Cash paid for rebate and returning premiums	1,519.18
Office furniture	279.20
Cash paid for expenditure other than the foregoing	370.20
Total expenditure	$ 51,773.22

MOVEMENT IN RISKS.

Risks on the Mutual System:

Policies in force at 31st December, 1918	$5,596,009.48
Policies taken in 1919	2,235,154.93
Gross amount of Mutual System risks in force at any time during 1919	$7,831,164.41
Deduct expired and cancelled	1,509,344.50
Net risks on Mutual System in force, December 31st, 1919	$6,321,819.91

Risks on the Cash System:

Policies in force 31st December, 1918	$2,622,928.15
Policies taken in 1919	1,582,997.00
Gross amount of Cash System risks in force at any time during 1919	$4,205,925.15
Deduct expired and cancelled	643,867.50
Net risks in force on Cash System	$3,562,057.65

GENERAL INTERROGATORIES.

What is the scale of the premium note rates taken by the Company? Answer: From $1.25 to $2.00.

How often are assessments made? Answer: Yearly.

How many assessments were made during the year 1919? Answer: One.

Dates when made? Answer: October 1st, 1919.

Date payable? Answer: November 1st, 1919.

Were the Company's accounts audited for the year ending December 31st, 1919? Answer: Yes.

Date of said audit? Answer: March 1st, 1920.

Names and post office address of the auditors of accounts, 1919? Answer: J. M. Reed, Didsbury.

Enumerate all books of record or account kept for the purpose of the Company. Answer: Policy registers, cash book, general ledger. cancellation book and expiry book.

Date and place at which annual meeting was held? Answer: February 28th, 1919. Didsbury, Alberta.

What officers of the Company are under bonds, and for what sum respectively? Answer: Secretary-Manager, $2,000.00.

Of how many directors does the board consist? Answer: Ten.

GERMAN MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE: WETASKIWIN, ALTA.

Commenced Business May 20th, 1920.

Officers.

Julius Dahms, President ..... Wetaskiwin, Alta.
J. P. Gross, Vice-President ..... Wetaskiwin, Alta.
S. H. Reist, Secretary-Treasurer ..... Wetaskiwin, Alta.

Directors.

Julius Dahms.	J. H. Manser.
J. P. Gross.	C. B. Weiser.
P. J. Keister.	Fred Pinyon.
Carl Dekan.	S. H. Reist.
John Schriefels.	Thos. Torsen.

STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1919.

Assets.

Cash on hand and in Bank	$ 401.82
Amount unpaid of assessments levied during 1919	3,017.70
Net premium note asset	11,316.40
Other assets	261.30
Total assets	$14,997.22

Liabilities.

Amount of loans unpaid	$2,300.00

Receipts.

Cash received for 1918 assessments	$2,300.00
Cash for assessments levied in 1917	370.65
Cash borrowed	2,300.00
	$ 4,970.65

Expenditure.

Expenses of Management:	
Cash paid for commissions or allowances of any kind to agents	$ 201.90
Cash paid for salaries, directors and auditors' fees	237.70
Cash paid for rent and taxes	26.30
Cash paid for postage, telegrams and express	18.95
Cash paid for statutory assessments and license fees	50.00
Cash paid for other expenses	11.25
Total expenses of management	$ 546.10

Miscellaneous Payments:

Amount paid for losses occurring during 1918	$ 2,552.00
Repayment of loans	1,980.00
Total expenditure	$ 4,532.00

MOVEMENT IN RISKS.

Risks on the Mutual System:

Policies in force December 31st, 1918, on Mutual System	$640,327.00
Taken during the year 1919	279,330.00
Gross amount in force at any time during 1919	$919,657.00
Deduct expired and cancelled	165,230.00
Net Mutual System risks in force Dec. 31, 1919	$754,427.00

GENERAL INTERROGATORIES.

How often are assessments made? Answer: When necessary.

How many assessments were made during the year 1919? Answer: One.

Dates when made? Answer: January 2nd, 1919.

What are the several rates per cent. of such assessment on the face of premium notes, or undertakings? Answer: Four mills on the dollar.

At what dates, respectively, were such assessments payable? Answer: February 1st, 1919.

Were the Company's accounts duly audited for the year ending December 31st, 1919? Answer: Yes.

Date of said audit? Answer: January 15th, 1920.

Names and post office addresses of the auditors of accounts of 1919? Answer: J. H. Walker, Wetaskiwin.

Enumerate all books of record or account kept for the purposes of the Company. Answer: Cash book, minute book and recording books.

Date and place at which last annual meeting was held? Answer: Wetaskiwin, January 20th, 1919.

What officers of the Company are under bond, and for what sum respectively? Answer: Secretary-Treasurer, $2,000.00.

Of how many directors does the board consist? Answer: Nine.

INVESTMENTS OF LIFE INSURANCE COMPANIES IN ALBERTA AS AT DECEMBER 31, 1919.

Canada Life Assurance Company	$ 7,284,052.56
Continental Life Insurance Company	83,090.08
Commercial Life Assurance Co. of Canada	72,982.84
Crown Life Insurance Company	270,921.03
Confederation Life Association	487,498.83
Dominion Life Assurance Company	534,856.26
Equitable Life Assurance Company	1,228,185.00
Excelsior Life Insurance Company	1,200,245.31
Great West Life Assurance Company	3,045,656.86
Imperial Life Assurance Company	1,183,489.01
London & Scottish Assurance Corporation	243,766.06
London Life Assurance Company	498,345.07
Manufacturers' Life Insurance Company	4,236,758.98
Metropolitan Life Insurance Company	4,037,669.46
Mutual Life Insurance Co. of Canada	1,224,793.14
Monarch Life Insurance Company	146,378.41
National Life Assurance Company	234,373.24
New York Life Insurance Company	101,522.86
North American Life Insurance Company	744,505.61
Northern Life Assurance Co. of Canada	258,144.71
Phoenix Assurance Company	75,000.00
Policy Holders' Mutual Life Insurance Co.	20,905.04
Prudential Insurance Co. of America	416,399.35
Royal Insurance Company, Limited	4,206.75
Standard Life Assurance Company	42,196.20
Sovereign Life Insurance Company	103,398.82
Sun Life Assurance Co. of Canada	1,054,137.34
Travelers' Insurance Company	50,000.00
Western Life Assurance Company	80,035.06
	$28,963,513.88

FRATERNAL SOCIETIES.

SOCIETY	Chief Agent or Attorney in Alberta	Total Assets	Total Liabilities	Total Receipts	Total Expenditure	Total of Members	Members in Alberta	Total Amount at Risk in Alberta	Total Amt. of Benefits Paid in Alta. in 1919
Ancient Order of United Workmen of the Canadian North-West	W. R. Wright, Calgary	$ 6,030,848.42	$ 577,947.30	$ 170.471.[illegible]	$ 176,200.03	1,243	117	$ 21,200.00	----------
Alliance Nationale	Alexandre Lefort, Edmonton	4,434,027.74	127,948.94	919,124.80	582,110.86	28,500	60	76,081.67	$ 238.57
Brotherhood of American Yeomen	R. F. Bailey, Edmonton	4,471,184.43	1,297,380.21	3,927,117.24	4,629,691.85	273,826	543	767,000.00	5,000.00
Canadian Order of Chosen Friends	A. E. Moore, Calgary	1,330,513.51	72,718.82	583,726.54	599,105.09	27,774	235	212,538.00	2,550.00
Canadian Order of Foresters	E. N. Butchart, Edmonton	6,872,348.10	82,043.26	1,622,538.60	1,454,285.99	77,096	1,098	1,127,750.00	16,500.00
Catholic Mutual Benefit Association	E. W. McCormick, Calgary	817,215.87	38,218.20	332,332.37	358,239.55	9,174	114	99,581.48	1,000.00
Independent Order of Foresters	Percy W. Abbott, Edmonton	44,531,810.11	43,675,656.32	5,038,296.97	4,832,051.93	175,683	1,005	1,295,895.00	26,456.86
Independent Order of Odd Fellows, Manchester Unity	G. W. Potter, Edmonton	----------	----------	----------	----------	--------	197	20,100.00	2,206.54
Modern Woodmen of America	A. L. Sharpe, Edmonton	15,302,072.66	2,592,841.40	22,138,200.20	23,874,701.10	1,054,131	1,355	2,111,500.00	27,500.00
Oddfellows' Relief Association	O. E. Tisdale, Calgary	1,975,037.53	53,083.33	700,481.14	512,570.24	20,996	1,608	1,928,500.00	83,774.92
Order of United Commercial Travellers of America	F. J. C. Cox, Winnipeg	1,182,512.58	241,212.09	1,130,327.65	1,080,107.63	84,697	436	3,010,000.00	2,523.13
Societe des Artisans Canadiens Francais	Adelar Baril, Edmonton	4,614,694.99	52,524.88	1,127,254.51	125,577.60	45,908	58	53,350.00	50.71
Western Mutual Life Association	M. Thompson, Edmonton	894,653.94	817,990.38	395,883.56	329,142.42	12,128	715	1,121,000.00	16,000.00

FIRE INSURANCE RETURNS.

Company	Premiums	Losses
Aetna Insurance Company	$ 23,897.08	$ 8,204.42
Acadia Fire Insurance Company	8,609.87	2,831.47
Alliance Assurance Company, Ltd.	28,282.87	3,693.77
Alliance Insurance Co. of Philadelphia	4,634.44	1,031.11
American Central Insurance Company	14,239.61	3,711.44
American Insurance Company	15,773.61	4,025.79
Atlas Assurance Company	39,357.31	7,810.03
Beaver Fire Insurance Company	6,275.02	138.29
Boston Insurance Company	12,720.31	5,106.21
Britannic Underwriters' Agency	4,423.68	2,182.01
British America Assurance Company	78,933.17	12,303.78
British & Canadian Underwriters	10,014.09	2,935.96
British Colonial Fire Insurance Co.	23,333.56	6,919.79
British Crown Assurance Corporation	58,983.68	21,798.61
British Empire Underwriters	38,632.21	11,966.92
British Northwestern Fire Insurance Co.	15,819.55	6,124.85
British Traders Insurance Company	14,883.06	3,022.67
Caledonian Insurance Company	23,887.22	11,938.30
California Insurance Company	12,732.40	2,735.79
Canada Accident & Fire Assurance Co.	9,964.39	4,108.57
Canada National Fire Insurance Co.	42,522.68	8,595.79
Canada Security Assurance Co.	24,806.62	1,323.93
Canadian Fire Insurance Company	74,683.26	19,412.38
Canadian Indemnity Company	18,107.21	7,475.50
Car & General Insurance Corporation, Ltd.	15,127.40	6,027.79
Century Insurance Company	19,450.42	5,792.30
Commercial Union Insurance Company	91,115.37	33,866.20
Connecticut Fire Insurance Company	30,354.33	12,738.30
Continental Insurance Company	26,278.08	4,345.09
Continental Fire Insurance Company	25,137.07	5,959.68
Delaware Underwriters Agency	30,259.77	13,769.31
Dominion of Canada Guarantee & Accident	17,690.45	5,326.21
Dominion Fire Insurance Company	43,650.76	17,058.35
Eagle, Star & British Dominions Ins. Co.	24,023.03	5,231.02
Employers' Liability Assurance Company	35,937.57	6,938.49
Equitable Fire & Marine Insurance Company	29,295.74	5,234.98
Farmers' Fire & Hail Insurance Company	11,197.56	1,896.04
Fidelity Phoenix Fire Insurance Company	31,135.69	7,321.54
Fire Insurance Company of Canada	4,062.81	525.74
Firemen's Insurance Co., including Firemen's Underwriters	5,468.40	531.48
Firemen's Fund Insurance Company	17,841.92	2,976.11
Fire Association of Philadelphia	9,089.27	3,055.96
General Accident Fire & Life Assurance Corporation	39,305.72	24,437.92
General Fire Insurance Co. of Paris, including Sterling Underwriters	13,063.80	3,020.32
Glen Falls Insurance Company	29,760.48	13,055.75
Globe Indemnity Insurance Company	18,181.24	22,203.88
Globe & Rutgers Fire Insurance Company	27,686.44	7,433.47
Great American Insurance Company	8,548.79	2,496.00
Great North Insurance Company	30,972.67	25,264.09
Girard Fire & Marine Insurance Company	502.00	Nil.
Guardian Assurance Company, Ltd.	59,303.64	49,974.81
Guardian Insurance Company	9,782.07	2,000.00
Hartford Fire Insurance Company	70,354.26	13,806.64
Home Insurance Company	68,261.43	10,830.61
Hudson Bay Insurance Company	24,687.84	16,093.39
Imperial Underwriters	10,419.66	1,233.60
Insurance Company of North America	31.559.67	9,416 82
Insurance Co. of State of Pennsylvania	24,984.91	9,117.62
Lacombe Farmers' Mutual Fire Insurance Co.	6,278.82	1,635.00
Law Union & Rock Insurance Company	17,188.76	2,606.75
Liverpool & London & Globe Insurance Co.	96,468.36	42,526.67
Liverpool-Manitoba Assurance Company	41,426.76	14,475.46
London Assurance Corporation	25,767.49	3,733.29

FIRE INSURANCE RETURNS—*Continued.*

Company	Premiums	Losses
London Guarantee & Accident	$ 45,304.11	$ 16,990.12
London & Lancashire Fire Insurance Co.	76,683.12	8,873.41
London Mutual Fire Insurance Company	13,199.23	3,278.31
London Underwriters	5,595.14	85.40
Mercantile Fire Insurance Company	23,639.09	10,456.00
Mercantile Fire & Marine Insurance Co.	4,005.40	3,702.55
Merchants & Traders' Assurance Company	2,513.87	897.73
Millers' National Insurance Company	3,447.25	936.67
Minnesota Underwriters	5,722.22	1,750.99
Mount Royal Assurance Company	20,058.19	9,731.62
National Ben Franklin Insurance Co.	2,600.06	2,787.57
National Fire Insurance Co. of Hartford	19,516.61	7,025.20
Nationale Fire Insurance Co. of Paris	10,446.01	4,683.59
National Union Fire Insurance Company	19,829.17	1,592.80
Newark Fire Insurance Company	2,803.37	Nil.
New Hampshire Fire Insurance Company	10,073.83	2,522.18
New Jersey Insurance Company	5,856.21	Nil.
New York Underwriters Agency	27,329.01	2,780.04
Niagara Fire Insurance Company	11,697.58	2,855.39
North British & Mercantile Insurance Co.	57,126.50	25,199.89
North Empire Fire Insurance Company	25,962.05	31,842.15
Northern Assurance Company, Ltd.	35,174.90	11,975.76
North-West Fire Insurance Company	10,199.45	1,679.61
Northwestern National Insurance Co., including Northwestern Underwriters	29,386.05	12,243.89
Norwich Union Fire Ins. Society, Ltd.	57,563.00	13,605.22
Nova Scotia Fire Underwriters	47,820.38	10,869.50
Ocean Accident & Guarantee Corporation, Ltd.	44,387.11	21,420.87
Occidental Fire Insurance Company	26,480.36	12,298.84
Pacific Coast Fire Insurance Company	15,077.41	4,048.00
Palatine Insurance Company	26,988.90	5,096.26
Phoenix Assurance Co. of London	28,708.74	9,797.62
Phoenix Assurance Co. of Hartford including Protector Underwriters	15,270.47	12,666.24
Provincial Insurance Co., Ltd.	7,181.24	2,006.20
Providence Washington Insurance Company	19,534.66	15,706.70
Phenix Fire Insurance Co. of Paris including Standard Fire Underwriters	9,630.62	1,744.81
Quebec Fire Assurance Company	21,216.09	5,600.91
Queen Insurance Company	32,635.36	10,848.19
Queensland Insurance Company, Ltd.	4,454.12	51.60
Rochester Underwriters	29,290.69	17,564.43
Royal Exchange Assurance Co. of London	82,685.53	14,357.66
Royal Insurance Company, Ltd.	115,546.91	70,516.80
Scottish Canadian Underwriters	30,855.44	11,955.97
Scottish Union & National Insurance Co.	28,648.11	6,324.46
Springfield Fire & Marine	40,541.85	9,595.81
St. Paul Fire & Marine Insurance Co.	41,857.33	16,058.29
St. Lawrence Underwriters	33,982.70	28,209.83
Stuyvesant Insurance Company	2,791.54	1,713.89
Sun Insurance Office	39,578.72	10,316.81
Union Assurance Society, Ltd.	42,982.85	11,290.89
Union Insurance Society of Canton, Ltd.	32,955.61	16,551.08
Union Fire Insurance Co. of Paris	19,400.97	6,345.77
*Union Fire and Casualty Company	8,287.68	2,857.70
United States Fire Insurance Company	4,281.06	Nil.
Vulcan Fire Insurance Company	4,688.39	1,874.60
Wawanesa Mutual Fire Insurance Co.	34,560.51	29,176.91
Western Assurance Company	93,273.59	34,840.60
Winnipeg Fire Underwriters	33,273.75	8,785.59
Westchester Fire Insurance Company	32,144.11	9,371.97
Yorkshire Insurance Company	38,670.26	26,927.12
	$3,332,553.93	$1,197,582.06

* Name changed from Union Casualty Co. to Union Fire & Casualty Co.

LIFE COMPANIES

Company	Premiums	Amount Written in 1919	Amount at Risk in Alta. 1919
Capital Life Insurance Co.	$ 3,816.35	$ 54,000.00	$ 102,830.00
Commercial Life Insurance Co.	9,400.14	257,470.00	399,012.00
Canada Life Assurance Co.	322,461.05	3,270,246.00	10,401,976.00
Confederation Life Association	185,416.42	2,844,400.00	6,543,296.00
Continental Life Insurance Co.	75,266.27	1,130,250.00	2,472,675.00
Crown Life Insurance Co.	73,855.68	767,877.00	2,023,475.00
Dominion Life Insurance Co.	75,014.61	879,163.00	2,407,822.00
Excelsior Life Insurance Co.	119,863.97	988,000.00	3,489,026.00
Equitable Life Assurance Society of U.S.	60,833.47	861,394.00	1,769,260.00
Great West Life Assurance Co.	613,556.23	5,322,053.00	19,499,364.00
Imperial Life Assurance Co. of Canada	288,388.75	2,797,699.00	9,142,197.00
London Life Insurance Co.	48,845.23	477,100.00	1,577,747.00
*London & Scottish Assurance Corporation, Ltd.	32,675.83	267,405.00	1,140,719.00
Manufacturers' Life Assur. Co.	327,429.30	4,026,994.00	10,809,006.00
Metropolitan Life Insurance Co.	359.587.58	4,310,000.00	11.960,000.00
Mutual Life Ins. Co. of Canada	282,961.16	2,109,237.00	8,793,568.00
Mutual Life Insurance Co. of New York	84,117.92	687,000.00	2,874,056.00
Monarch Life Assurance Co.	69,621.95	1,020,462.00	2,734,435.00
National Life Assurance Co. of Canada	59,125.09	657,435.00	2,397,133.00
New York Life Insurance Co.	275,370.93	2,536,670.00	7,121,356.00
Northern Life Assurance Co.	48,866.46	693,410.00	1,602,754.00
North American Life Ass. Co.	298,435.69	3,463,299.00	8,317,173.00
Policyholders' Mutual Life Insurance Co.	20,306.86	355,700.00	696,320.00
Prudential Insurance Company of America	260,341.03	3,172,779.00	8,418,015.00
Phoenix Assurance Company of London	7,174.46	33,500.00	197,412.00
Royal Insurance Company	7,605.14	47,098.00	191,258.00
Sun Life Assurance Company of Canada	463,715.78	3,193,282.00	13,660,818.00
Sovereign Life Assurance Co.	41,983.29	447,700.00	1,152,450.00
Standard Life Assurance Co.	27,700.51	379,500.00	957,760.00
Travelers' Insurance Company	53,750.48	1,162,046.00	2,503,890.00
Western Life Assurance Co.	35,779.93	329,700.00	1,315,510.00
Western Empire Life Assurance Company	7,884.75	240,000.00	916,000.00
	$4,641,152.31	$48,782,869.00	$147,588,313.00

* Name changed from London & Lancashire Life & General Assurance Association to London & Scottish Assurance Corporation, Limited.

HAIL INSURANCE

Company	Premiums	Losses
Alliance Assurance Company of England	$ 17,504.21	$ 6,816.57
British America Assurance Company	3,319.59	1,217.25
British Crown Hail Underwriters	52,305.71	15,642.23
British Traders Assurance Company	10,015.56	5,071.89
Car & General Insurance Corporation, Limited	55,685.09	17,081.40
Canada Security Assurance Company	88,917.38	37,405.49
Connecticut Fire Insurance Company	15,493.79	5,452.30
Continental Insurance Company of New York	27,847.02	17,455.96
Canadian Indemnity Company	6,978.88	2,270.66
Dominion Fire Insurance Company	9,733.90	2,156.60
Employers' Liability Assurance Corporation	26,054.33	22,498.19
Excess Insurance Company	20,594.23	5,832.27
Eagle, Star & British Dominions Insurance Co.	19,336.59	7,210.70
Federal Insurance Company of New Jersey	14,114.75	21,065.32
Farmers' Fire & Hail Insurance Company	40,791.21	16,474.93
Fifty-fifty Mutual Hail Insurance Society	9,926.65	4,393.12
Fidelity Phoenix Fire Insurance Company	27,030.05	17,236.81
Fidelity Fire Underwriters	31,094.13	18,139.52
General Accident Assurance Company	7,041.80	664.65
Glens Falls Insurance Company	9,955.11	5,478.55
Great North Insurance Company	38,585.40	16,090.31
Hartford Fire Insurance Company	62,310.53	32,886.97
Home Insurance Company	112,204.67	52,505.77
London Guarantee & Accident Company	5,102.45	1,313.22
Merchants Fire Insurance Company	1,528.30	1,041.98
Nova Scotia Fire Underwriters	38,718.20	11,040.69
Rochester Underwriters	17,919.77	8,688.47
Scottish Canadian Underwriters	4,530.75	670.78
Union Insurance Society of Canton	7,784.04	1,389.81
United Assurance Company	38,843.39	13,118.40
Westchester Fire Insurance Company	9,727.42	5,473.52
Winnipeg Fire Underwriters	23,820.09	29,462.77
Western Underwriters	6,844.28	338.87
	$861,704.27	$354,358.26

ACCIDENT AND SICKNESS INSURANCE

Company	ACCIDENT		SICKNESS	
	Premiums	Losses	Premiums	Losses
Alberta Life & Accident Ins. Co.	$25,279.50	$ 3,221.35	Combined.	
Alliance Assurance Co., Ltd.	7,521.75	1,576.79	$ 7,857.50	$ 5,351.37
Canada Accident & Fire Ins. Co.	2,864.49	769.41	1,711.25	638.06
Car & General Insurance Corporation, Ltd.	1,269.70	25.00	1,054.50	Nil.
Dominion of Canada Guarantee & Accident Ins. Co.	17,157.93	2,872.85	12,189.41	8,392.93
Dominion Gresham Guarantee & Casualty Company	1,059.83	527.53	1,189.67	1,487.58
Employers' Liability Assurance Corporation, Ltd.	4,181.44	673.60	4,207.25	2,936.99
General Accident Assurance Co. of Canada	1,269.08	672.01	920.50	600.00
Globe Indemnity Co. of Canada	11,258.95	5,876.12	13,154.70	8,558.97
Guardian Ins. Co. of Canada	3,750.91	780.93	6,361.91	7,373.30
Imperial Guar. & Accident Insurance Co.	2,428.37	664.52	2,203.98	1,305.39
Law, Union & Rock Ins. Co.	121.00	75.00	Combined.	
London Guarantee & Accident Assurance Company	2,934.94	512.92	2,034.09	701.79
London & Lancashire Guarantee & Accident Ins. Co.	1,726.77	754.42	1,835.71	1,133.06
Loyal Protective Association	7,252.90	4,014.55	Combined.	
Maryland Assurance Corporation	8,615.87	2,465.32	12,578.09	10,359.88
Maryland Casualty Company	13.35	Nil.	32.70	Nil.
Merchants' Casualty Co.	61,976.68	27,360.22	Combined.	
North American Accident Ins. Co.	661.00	Nil.	346.90	402.50
Norwich Union Fire Insurance Society, Ltd.	1,508.68	150.53	1,179.77	749.56
Ocean Accident & Guarantee Corporation, Ltd.	7,451.56	2,711.25	6,869.19	4,740.03
Protective Association of Canada	4,838.85	3,515.57	Combined.	
Railway Passengers' Assurance Co.	2,896.70	50.00	2,002.58	1,078.55
Ridgely Protective Association	909.50	5,058.78	Combined.	
Royal Exchange Assurance Co. of London, England	728.21	Nil.	725 25	20.00
Royal Victoria Mutual Ins. Co.	919.00	1,111.75	Combined.	
Scottish Metropolitan Assurance Co., Ltd.	726.57	Nil.	905.60	300.00
Travelers' Insurance Co.	9,544.65	2,715.79	Combined.	
Travelers' Indemnity Co.	4,155.44	419.38	8,292.07	4,863.86
United States Fidelity & Guarantee Company	264.00	75.00	255.00	98.35
Union Casualty Company	20,481.37	4,348.70	Combined.	
Yorkshire Insurance Co., Ltd.	7,587.33	1,630.11	8,576.81	5,309.20
	$223,356.32	$74,629.05	$96,484.43	$66,401.37

AUTOMOBILE INSURANCE

Company	Premiums	Losses
Aetna Insurance Company	$ 616.25	Nil.
Alliance Assurance Company, Ltd.	3,168.65	$ 4,548.05
British America Assurance Company	2,879.33	932.92
British Empire Underwriters	2,314.92	1,517.26
British Crown Assurance Corporation	9,058.37	2,676.17
British Traders Insurance Company, Limited	1,568.44	586.80
Canada Accident & Fire Insurance Co.	4,708.80	185.00
Canadian Fire Insurance Company	2,770.33	1,180.68
Canadian Surety Company	339.02	Nil.
Car & General Insurance Corporation, Limited	1,824.18	778.38
Columbia Insurance Company	1,409.25	417.83
Dominion of Canada Guarantee & Accident	5,850.33	2,160.04
Dominion Gresham Guarantee & Casualty	2,498.26	742.16
Employers' Liability Assurance Corporation	10,603.45	929.10
General Accident Assurance Company	3,070.32	4,126.37
Glens Falls Insurance Company	1,574.85	34.20
Globe Indemnity Company	4,146.76	2,914.00
Guardian Insurance Company	7,500.73	4,288.80
Hartford Fire Insurance Company	218.03	430.86
Home Insurance Company	5,247.75	2,076.99
Imperial Guarantee & Accident	7,770.70	802.42
Insurance Company of North America	1,207.79	1,247.30
London Guarantee & Accident Insurance Co.	3,877.35	1,289.18
London & Lancashire Guarantee & Accident	3,030.31	1,799.51
Marine Insurance Company	5,453.11	2,144.45
Maryland Casualty Company	1,748.75	448.49
Merchants & Traders' Assurance Company	1,344.75	31.60
Minnesota Underwriters	410.61	54.70
New Jersey Insurance Company	410.95	Nil.
North American Accident Insurance Company	130.49	Nil.
Northwestern National Insurance Co., including Northwestern Underwriters	2,699.10	1,123.03
Norwich Union Fire Insurance Society, Ltd.	726.94	782.95
Nova Scotia Fire Underwriters	5,692.15	959.50
Ocean Accident & Guarantee Corporation, Ltd.	11,059.19	4,240.90
Providence Washington Insurance Company	1,936.46	990.60
Queen Insurance Company	1,568.76	769.60
Railway Passengers' Assurance Company	8,357.64	4,460.43
Rochester Underwriters	4,227.47	329.10
Royal Exchange Assurance Company	7,230.81	2,953.61
Scottish Metropolitan Assurance Co., Ltd.	2,978.56	2,280.60
Scottish Union & National Insurance Co.	207.11	317.55
St. Paul Fire & Marine Insurance Company	6,810.35	3,426.00
St. Lawrence Underwriters	4,843.56	814.07
Union Insurance Society of Canton, Ltd.	2,510.79	626.15
Union Casualty Company	1,916.89	532.31
United States Fidelity & Guaranty Company	1,808.30	615.45
Western Assurance Company	5,387.23	814.07
Yorkshire Insurance Company, Ltd.	380.77	250.00
	$169,094.91	$64,629.18

PLATE GLASS INSURANCE

Company	Premiums	Losses
Canada Accident & Fire Ins. Co.	$ 1,686.99	$ 408.63
Canadian Surety Company	352.87	99.40
Dominion of Canada Guarantee & Accident	5,601.09	2,859.93
Guardian Insurance Company	1,823.54	1,538.85
Imperial Guarantee & Accident	1,493.57	939.51
Lloyds Plate Glass Insurance Co.	2,595.79	1,048.93
London & Lancashire Guarantee & Accident	2,337.48	926.95
Maryland Casualty Company	827.14	730.65
Merchants & Traders Assurance Company	6,598.35	1,833.61
National Plate Glass Insurance Co.	1,456.69	720.77
National Provincial Plate Glass & General Insurance Co., Ltd.	2,716.32	1,128.23
New York Plate Glass Insurance Co.	2,930.16	785.53
North American Accident Insurance Co.	36.66	Nil.
Norwich Union Fire Insurance Society, Ltd.	1,889.06	1,053.57
Ocean Accident & Guarantee Corporation, Ltd.	5,109.05	2,169.91
Railway Passengers Assurance Co.	4,942.91	1,673.38
United States Fidelity & Guaranty Co.	136.97	Nil.
Yorkshire Insurance Company	1,894.44	801.35
	$44,429.07	$18,809.20

EMPLOYERS' LIABILITY INSURANCE

Company	Premiums	Losses
Alliance Assurance Company, Ltd.	$ 865.08	$ 450.00
Canada Accident and Fire Assurance Co.	235.31	16.62
Car & General Insurance Corporation, Ltd.	50.00	Nil.
Dominion Gresham Guarantee & Casualty	559.65	Nil.
Employers' Liability Assurance Corporation	4,435.00	2,945.42
General Accident Assurance Company	4,232.50	1,962.16
Globe Indemnity Company	1,895.90	859.54
Guardian Insurance Company of Canada	1,134.67	1,324.63
Imperial Guarantee & Accident Insurance Co.	604.33	50.00
London & Lancashire Guarantee & Accident	201.45	Nil.
Maryland Casualty Company	1,789.46	Nil.
North American Accident Company	774.64	15.00
Norwich Union Fire Insurance Society	132.90	91.25
Ocean Accident & Guarantee Corporation, Ltd.	2,137.85	2,081.50
Railway Passengers Assurance Company	5,234.69	251.00
Royal Exchange Assurance Company	67.48	685.15
Scottish Metropolitan Assur. Co., Ltd.	219.20	Nil.
United States Fidelity & Guaranty Co.	5,378.88	604.80
Yorkshire Insurance Company	11,512.43	6,165.75
	$74,089.68	$27,665.59

GUARANTEE INSURANCE

Company	Premiums	Losses
Alliance Assurance Company, Ltd.	$ 2,646.00	$ 78.00
Canada Accident & Fire Assurance Co.	111.84	200.00
Canadian Surety Company	4,956.17	1,300.00
Dominion of Canada Guarantee & Accident	4,794.73	200.30
Dominion Gresham Guarantee & Casualty	471.22	Nil.
Employers' Liability Assurance Corporation	3,128.93	338.49
General Accident Insurance Co. of Canada	2,985.03	Nil.
Guardian Insurance Company of Canada	2,368.69	489.25
Globe Indemnity Company	260.62	509.08
Guarantee Company of North America	919.40	933.48
Imperial Guarantee & Accident Insurance Co.	585.04	205.13
London Guarantee & Accident Insurance Co.	12,388.97	1,657.07
London & Lancashire Guarantee & Accident	1,052.73	Nil.
Maryland Casualty Company	2,147.11	4,810.50
National Surety Company	6,269.34	1,859.15
Ocean Accident & Guarantee Corporation, Ltd.	1,967.36	276.10
Railway Passengers' Assurance Company	5,919.45	2.19
Scottish Metropolitan Assurance Co., Ltd.	233.19	Nil.
United States Fidelity & Guarantee Co.	19,689.26	13,637.25
Union Casualty Company	1,194.60	1,168.80
	$74,089.68	$27,665.59

BURGLARY INSURANCE

Company	Premiums	Losses
Canada Accident & Fire Insurance Co.	$ 309.17	Nil.
Canadian Surety Company	179.63	Nil.
Dominion of Canada Guarantee & Accident	512.39	196.71
Dominion Gresham Guarantee & Casualty	149.30	Nil.
Employers' Liability Assurance Corporation	222.08	Nil.
Globe Indemnity Company	74.77	Nil.
Guardian Insurance Company	435.87	500.00
Maryland Casualty Company	534.20	96.50
Merchants & Traders' Assurance Co.	164.20	135.25
Ocean Accident & Guarantee Corporation, Ltd.	420.01	Nil.
Railway Passengers' Assurance Co.	12.00	Nil.
Travellers' Indemnity Company	10.69	Nil.
United States Fidelity & Guaranty Co.	451.00	Nil.
	$ 3,464.62	$ 928.46

STEAM BOILER INSURANCE

Company	Premiums	Losses
Boiler Inspection & Insurance Company	$ 9,317.82	Nil.
General Accident Insurance Company	1,075.12	$ 297.35
Maryland Casualty Company	697.21	Nil.
	$ 11,090.15	$ 297.35

LIVE STOCK INSURANCE

Company	Premiums	Losses
General Animals Insurance Company	$ 12,908.12	$ 7,576.66
General Accident Assurance Co. of Canada	5,543.73	1,773.15
Great North Insurance Company	10,106.28	4,800.00
Hartford Fire Insurance Company	3,022.90	3,179.45
Yorkshire Insurance Company	9,867.09	6,195.00
	$41,448.12	$23,523.26

EXPLOSION INSURANCE

Company	Premiums	Losses
Continental of N.Y.	$ 130.46	Nil.
Fidelity Phenix Fire	16.04	Nil.
Globe & Rutgers' Insurance Company	1,612.49	Nil.
Home Insurance Company	150.00	Nil.
Nova Scotia Fire Underwriters	4,101.55	Nil.
Rochester Underwriters	774.03	Nil.
	$6,784.93	Nil.

TORNADO INSURANCE

Company	Premiums	Losses
American Central Insurance Company	$ 11.25	Nil.
Aetna Insurance Company	140.65	Nil.
Continental Insurance Company of Montreal	48.76	Nil.
Fidelity Phenix Fire Insurance Co.	151.29	Nil.
Glens Falls Insurance Co., Ltd.	32.30	Nil.
Home Insurance Company	325.15	Nil.
National Fire Insurance Company of Hartford	32.50	Nil.
National Union Fire Insurance Co.	29.72	Nil.
New York Underwriters' Agency	561.12	$ 50.00
Northwestern National Insurance Company including Northwestern Underwriters	53.00	Nil.
Nova Scotia Fire Underwriters	86.75	Nil.
Rochester Underwriters	160.63	540.10
Scottish Union & National Insurance Co.	81.16	Nil.
Springfield Fire & Marine Insurance Co.	105.20	Nil.
St. Paul Fire & Marine Insurance Co.	119.13	Nil.
	$ 1,938.61	$ 590.10

SPRINKLER LEAKAGE INSURANCE

Company	Premiums	Losses
Maryland Casualty Company	$ 387.75	$ 321.79
Springfield Fire & Marine Insurance Co.	115.00	Nil.
	$ 503.27	$ 321.79

INLAND MARINE AND TRANSPORTATION INSURANCE

Company.	Premiums	Losses
Merchants & Traders' Assurance Company	$ 106.50	$ 11.15
St. Paul Fire & Marine Insurance Company	2,469.50	455.10
	$ 2,576.00	$ 466.25

RIOT INSURANCE

Company.	Premiums	Losses
Hartford Fire Insurance Company	$ 3,574.26	Nil.

POSTAL INSURANCE

Company.	Premiums	Losses
Dominion Gresham Guarantee & Casualty Co.	$ 140.00	$ 67.61
Merchants & Traders' Insurance Co.	48.57	6.50
	$ 188.57	$ 74.11

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Alberta Life & Accident Insurance Company	J. C. C. Spence	Calgary	Accident and Sickness.
Atlas Assurance Company, Ltd., of London, England	O. E. Tisdale	Calgary	Fire.
Aetna Insurance Company	R. Mays	Edmonton	Fire, Tornado and Auto.
Alliance Assurance Company, Ltd.	Geo. L. Peet	Calgary	Fire, Accident, Sickness, Hail, Auto, Burglary & Plate Glass.
Alliance Insurance Company of Philadelphia	E. J. Fewings	Medicine Hat	Fire.
American Insurance Company of Newark, N.J.	A. K. Henderson	Edmonton	Fire.
Acadia Fire Insurance Company	J. K. McDonald	Edmonton	Fire and Hail.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire and Tornado.
Beaver Fire Insurance Company	H. H. Hyndman	Edmonton	Fire.
Bee Hail Insurance Company	A. H. Johnston	Calgary	Hail
Boiler Inspection and Insurance Company	Allan, Killam, McKay	Edmonton	Steam Boiler.
Boston Insurance Company	H. H. Motley	Calgary	Fire.
British Crown Hail Underwriters	Roy Maynard	Calgary	Hail.
British America Assurance Company	G. S. Kirkpatrick	Edmonton	Fire, Hail and Auto.
British Colonial Fire Insurance Company	L. A. Weber	Edmonton	Fire.
British North-Western Fire Insurance Company	T. J. S. Skinner	Calgary	Fire.
British General Insurance Company	W. H. Hegwill	Edmonton	Fire.
British Crown Assurance Corporation, Limited	C. H. Dunham	Calgary	Fire and Automobile.
British Traders' Insurance Company, Limited.	Lougheed & Taylor	Calgary	Fire, Automobile and Hail.
Commercial Life Insurance Company	J. W. Glenwright	Edmonton	Life.
California Insurance Company	Seymour Muir	Calgary	Fire.
Canadian Surety Company	H. H. Hyndman	Edmonton	Guarantee, Plate Glass, Burglary Forgery and Auto.
Caledonian American Insurance Company	H. L. McPherson	Edmonton	Fire.
Canadian Fire Insurance Company	A. W. Phelps	Calgary	Fire and Automobile.
Canada Life Assurance Company	R. A. Darker	Calgary	Life.
Canada Accident & Fire Assurance Company	DeBlois Thibaudeau	Edmonton	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee and Automobiles.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Continental Casualty Company	C. H. Dunham	Calgary	Accident and Sickness.
Continental Life Insurance Company	F. A. Ogilvie	Calgary	Life.
Crown Life Insurance Company	L. E. Wood	Edmonton	Life.
Canada National Fire Insurance Company	G. A. Holman	Calgary	Fire.
Confederation Life Association	John P. Ross	Calgary	Life.
Canadian Indemnity Company	A. W. Phelps	Calgary	Fire and Hail.
Capital Life Assurance Company	J. G. Turgeon	Edmonton	Life.
Car & General Insurance Corporation	J. E. Brownlee	Calgary	Fire, Accident, Sickness, Auto, Hail and Liability.
Columbia Insurance Company of N.J.	T. A. Hornibrook	Calgary	Automobile.
Caledonian Insurance Company	Andrew Whyte	Edmonton	Fire.
Commercial Union Assurance Company, Ltd.	S. Muir	Calgary	Fire.
Connecticut Fire Insurance Company	H. B. McDonald Co., Ltd.	Calgary	Fire and Hail.
Continental Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Hail and Auto.
Canada Security Assurance Company	E. M. Whitley	Calgary	Fire, Hail, Guarantee and Burglary.
Continental Fire Insurance Company	H. B. McDonald Co., Ltd.	Calgary	Fire and Tornado.
Century Insurance Company, Limited	E. H. Crandell	Calgary	Fire.
Dominion of Canada Guarantee & Accident Insurance Company	H. J. Saunders	Calgary	Accident, Sickness, Plate Glass, Guarantee, Fire, Auto and Burglary.
Dominion Gresham Guarantee & Casualty Company	Jas. O. Miller Ins. Agency	Calgary	Guarantee, Accident, Sickness, Liability, Automobile, Burglary and Postal.
Dominion Fire Insurance Company	C. J. Campbell	Calgary	Fire and Hail.
Dominion Life Assurance Company	F. A. Hilliard	Edmonton	Life.
Eagle, Star & British Dominions Insurance Co.	A. C. Ruby	Calgary	Fire, Hail and Auto.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Employers' Liability Assurance Corporation, Ltd.	S. E. Howarth	Calgary	Fire, Hail, Accident, Sickness, Employers' Liability, Auto, Guarantee, Steam Boiler and Burglary.
Equitable Fire & Marine Insurance Company	A. W. Allan	Calgary	Fire.
Equitable Life Assurance Society of U.S.	Thomas Marston	Calgary	Life.
Excelsior Life Insurance Company	J. Kilgour	Edmonton	Life.
Excess Insurance Company, Ltd.	C. F. Adams	Calgary	Hail.
Essex & Suffolk Equitable Insurance Co., Ltd.	W. R. Ballister	Calgary	Fire.
Farmers' Fire & Hail Assurance Company	M. P. Johnston	Calgary	Fire and Hail.
Federal Insurance Company of New Jersey	Jas. F. Quigley	Calgary	Hail.
Fidelity-Phoenix Fire Insurance Co. of New York	C. G. Scarth	Edmonton	Fire, Tornado, Hail, Automobile and Explosion.
Firemen's Fund Insurance Company	H. H. Motley	Calgary	Fire.
Fifty-Fifty Mutual Hail Insurance Society	Parker Reed	Didsbury	Hail.
Fire Insurance Company of Canada	Jas. A. Miller	Calgary	Fire.
Firemen's Insurance Company of Newark, N.J.	H. W. Ross	Edmonton	Fire.
Fire Association of Philadelphia	W. F. Nelson	Lethbridge	Fire.
General Accident Assurance Company of Canada	Jas. O. Miller	Calgary	Fire, Accident, Sickness, Hail, Steam Boiler, Guarantee, Live-stock and Liability.
General Accident, Fire & Life Assurance Corporation Ltd.	W. R. Hull, Grain Ex.	Calgary	Fire and Hail.
General Animals' Insurance Co. of Canada	C. H. Dunham	Calgary	Live Stock and Plate Glass.
General Fire Insurance Company of Paris	G. H. Gowan	Edmonton	Fire.
Great American Insurance Company	H. W. Allen	Calgary	Fire, Hail, Tornado and Auto.
Globe Indemnity Company of Canada	W. A. Ackland	Calgary	Fire, Guarantee, Accident, Automobile, Sickness, Burglary and Liability.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Automobile and Hail.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Globe & Rutgers Fire Insurance Company	C. A. Brine	Edmonton	Fire.
Girard Fire and Marine Insurance Company	A. J. Clarke	Calgary	Fire.
Great West Life Assurance Company	Chas. P. McQueen	Calgary	Life.
Guardian Assurance Company, Limited	T. J. S. Skinner Co.	Calgary	Fire.
Guardian Insurance Company of Canada	T. J. S. Skinner Co.	Calgary	Accident, Sickness, Plate Glass, Guarantee, Burglary and Auto.
Guarantee Company of North America	F. W. Mapson & Company	Calgary	Fidelity and Surety.
Great North Insurance Company	W. J. Walker	Calgary	Fire, Hail and Live Stock.
German Mutual Fire Insurance Company	S. H. Reist	Wetaskiwin	Mutual Fire.
Hartford Fire Insurance Company	G. F. Tull	Calgary	Automobile, Hail, Fire, Livestock and Riot.
Hudson Bay Insurance Company	Arthur Huddell	Calgary	Fire.
Home Insurance Company	Robert Mays	Edmonton	Fire, Automobile, Tornado, Hail and Explosion.
Imperial Life Assurance Company of Canada	Wm. Ardern	Calgary	Life.
Imperial Guarantee and Accident Insurance Co. of Canada	J. McAllister	Calgary	Accident, Sickness, Guarantee, Plate Glass, Automobile and Liability.
Insurance Company of State of Pennsylvania	C. H. Dunham	Calgary	Fire and Tornado.
Imperial Underwriters' Corporation of Canada	Chauvin & Allsopp	Edmonton	Fire.
Insurance Company of North America	G. L. Peet	Edmonton	Fire and Automobile.
Law, Union and Rock Insurance Company, Ltd.	Chas. G. Scarth	Edmonton	Fire, Accident and Sickness.
London Life Insurance Company	E. C. Emery	Edmonton	Life.
London Mutual Fire Insurance Company of Canada	J. F. Quigley	Calgary	Fire.
London Assurance Corporation			Fire.
Liverpool & London & Globe Insurance Company, Ltd.	S. S. Patchell	Calgary	Fire.
London & Lancashire Fire Insurance Co., Ltd.	G. S. Kirkpatrick	Edmonton	Fire and Inland Marine.
Liverpool-Manitoba Assurance Company	S. S. Patchell	Calgary	Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
London & Lancashire Guarantee and Accident Insurance Company	G. S. Kirkpatrick	Edmonton	Accident, Sickness, Automobile, Guarantee, Plate Glass and Employers' Liability.
Lloyd's Plate Glass Insurance Company of N.Y.	Hornibrook, Whittemore & Allan	Calgary	Plate Glass, Guarantee, Sickness, Accident.
London Guarantee & Accident Insurance Company, Limited	G. W. Robinson	Edmonton	Fire, Automobile and Hail.
Loyal Protective Insurance Company	John Banks	Calgary	Accident and Sickness.
London & Lancashire Life & General Assurance Association, Ltd.	G. W. Clarke	Calgary	Life.
Lacombe Farmers' Mutual Fire Insurance Company	John McKenty	Lacombe	Fire.
Merchants and Traders' Assurance Company	C. H. Dunham	Calgary	Plate Glass, Inland Transportation, Burglary, Automobile and Postal.
Monarch Life Assurance Company	H. S. Ellis	Calgary	Life.
Manufacturers' Life Insurance Company	R. W. McClung	Edmonton	Life.
Metropolitan Life Insurance Company	J. B. Edgett	Edmonton	Life.
Merchants' Fire Assurance Corporation of N.Y.	J. J. Mason	Calgary	Hail.
Mercantile Fire Insurance Company	T. N. Bowden	Edmonton	Fire.
Maryland Casualty Company	Nelson C. Legge	Edmonton	Accident, Sickness, Plate Glass, Burglary, Guarantee, Sprinkler-Leakage, Steam Boiler and Automobile.
Maryland Assurance Corporation	Nelson C. Legge	Edmonton	Accident and Sickness.
Mount Royal Assurance Company	G. H. Gowan	Calgary	Fire.
Mutual Life Assurance Company of Canada	G. J. A. Reany	Edmonton	Life.
Mutual Life Insurance Company of New York	S. A. G. Barnes	Edmonton	Life.
Merchants' Casualty Company	W. Lee Smith	Calgary	Accident and Sickness.
Marine Insurance Company of London, England	C. H. Dunham	Calgary	Automobile, Inland Transportation and Registered Mail.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Milk River Mutual Fire Insurance Company	Paul Madge	Milk River	Mutual Fire.
Millers' National Insurance Company	E. E. Chauvin	Edmonton	Fire.
National Union Fire Insurance Company	H. Milton Martin	Edmonton	Fire and Tornado.
National Ben Franklin Fire Insurance Company of Pittsburg	C. H. Campbell	Calgary	Fire and Automobile.
National Plate Glass Insurance Company	C. J. Campbell	Calgary	Plate Glass.
National Life Assurance Company of Canada	W. H. McLaws	Calgary	Life.
National Provincial Plate Glass and General Insurance Company, Ltd., of London	Hornibrook, Whittemore & Allan	Calgary	Plate Glass.
National Fire Insurance Company of Hartford	Wilkin, Hunt & Kilburn	Edmonton	Fire and Tornado.
National Surety Company of New York	Hornibrook, Whittemore & Allan	Calgary	Surety Bonding and Guarantee.
National Fire Insurance Company of Paris	H. Milton Martin	Edmonton	Fire.
New Jersey Insurance Company	C. J. Campbell	Calgary	Fire and Automobile.
New York Life Insurance Company	Milton Maxon	Calgary	Life.
New Hampshire Fire Insurance Company	H. H. Motley	Calgary	Fire.
Newark Fire Insurance Company	Arthur Huddell	Calgary	Fire and Automobile.
New York Plate Glass Insurance Company	Hornibrook, Whittemore & Allan	Calgary	Plate Glass.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire.
North American Accident Insurance Company	DeBlois Thibaudeau	Edmonton	Accident, Sickness, Plate Glass, Automobile and Liability.
North-Western National Insurance Company	F. R. Brason	Calgary	Fire, Tornado and Automobile.
North British and Mercantile Insurance Co.	James Cleave	Calgary	Fire.
Norwich Union Fire Insurance Society, Ltd.	Northern Investment Co.	Edmonton	Fire, Accident, Sickness, Plate Glass, Liability and Automobile.
Northern Assurance Company, Ltd.	James Cleave	Calgary	Fire.
North American Life Assurance Company of Canada	F. C. Walls	Edmonton	Life.
Northern Life Assurance Company of Canada	R. Sangster	Calgary	Life.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
North-West Fire Insurance Company	O. E. Tisdale	Calgary	Fire.
North Empire Fire Insurance Company	Northern Investment Co.	Edmonton	Fire.
Ocean Accident and Guarantee Corporation, Ltd.	H. B. Hickman	Calgary	Accident, Sickness, Plate Glass, Guarantee, Fire, Automobile, Burglary and Liability.
Occidental Fire Insurance Company	Whyte & Company	Edmonton	Fire.
Pacific Coast Fire Insurance Company	E. H. Crandell	Calgary	Fire.
Palatine Insurance Company, Limited	S. Muir	Calgary	Fire.
Phenix Fire Insurance Company of Paris	Robert Muir	Edmonton	Fire.
Phoenix Insurance Company of Hartford	Northern Investment Co.	Edmonton	Fire.
Phoenix Assurance Company, Ltd., of London	J. K. McDonald	Edmonton	Fire and Life.
Policy Holders' Mutual Life Insurance Company	W. E. Chadsey	Edmonton	Life.
Providence-Washington Insurance Company	H. H. Motley	Calgary	Fire and Automobile.
Prudential Insurance Company of America	W. C. Bowden	Calgary	Life.
Provincial Insurance Company (of England), Ltd.	G. E. H. Smith	Edmonton	Fire.
Protective Association of Canada	A. H. Church, 10917 72nd Ave.	Edmonton	Accident and Sickness.
Quebec Fire Insurance Company	Allan, Killam, McKay	Edmonton	Fire.
Queen Insurance Company of America	Arthur Huddell	Calgary	Fire and Automobile.
Queensland Insurance Company, Ltd.	J. F. McMillan	Edmonton	Fire.
Railway Passengers' Assurance Company	P. H. Grant	Edmonton	Accident, Sickness, Guarantee, Plate Glass, Employers' Liability.
Retail Lumbermen's Mutual Fire Insurance Co.	Ed. W. Stacey	Medicine Hat	Fire Insurance on Lumber Yards.
Retail Merchants' Mutual Fire Insurance Co.	Jas. Kellas	Medicine Hat	Mutual Fire.
Ridgley Protective Assocation	Jno. Eckson	Calgary	Accident and Health.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Royal Exchange Assurance Company	Geo. H. Gowan	Edmonton	Fire, Automobile, Accident, Sickness, Employers' Liability.
Royal Insurance Company, Limited	Arthur Huddell	Calgary	Fire and Life.
Royal Scottish Insurance Company	W. G. Gerrard	Calgary	Fire.
Royal Victoria Mutual Fire Insurance Company	United Grain Growers Securities Co., Ltd.	Calgary	Mutual Fire.
Scottish Metropolitan Assurance Company, Ltd.	G. W. Clark	Calgary	Accident, Sickness, Guarantee and Automobile.
Scottish Union and National Insurance Company	G. R. Peet	Calgary	Fire and Tornado.
Sovereign Life Assurance Company of Canada	A. G. Harris	Calgary	Life.
Springfield Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Tornado and Sprinkler Leakage.
Standard Life Assurance Co. of Edinburgh, Scotland	R. S. Cook	Edmonton	Life.
St. Paul Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Tornado, Automobile and Inland Transportation.
Stuyvesant Insurance Company of New York	C. J. Campbell	Calgary	Fire.
Sun Life Assurance Company of Canada	A. McTeer	Calgary	Life.
Sun Insurance Office	R. L. Greene	Edmonton	Fire.
Travellers' Insurance Company	Frank H. Whitney	Calgary	Life, Accident and Sickness.
Travellers' Indemnity Company	Frank H. Whitney	Calgary	Accident, Sickness, Steam Boiler and Plate Glass.
Travellers' Life Assurance Company	E. F. Cartwright	Calgary	Life.
United Assurance Company of Canada, Ltd.	H. B. McDonald	Calgary	Hail.
Union Insurance Society of Canton, Ltd.	C. H. Dunham	Calgary	Fire, Automobile and Hail.
Union Fire and Casualty Company	R. L. Nicolson	Edmonton	Fire, Accident, Sickness, Plate Glass, Automobile, Guarantee and Inland Transportation.
Union (of Paris) Fire Insurance Company, Ltd.	Northern Investment Co.	Edmonton	Fire.
Union Assurance Society, Limited	Chas. J. Scarth	Edmonton	Fire.

INSURANCE COMPANIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Company.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
United States Fidelity & Guarantee Company	Hal E. Middleton	Calgary	Guarantee, Accident, Sickness, Plate Glass, Burglary, Automobile and Employers' Liability.
United States Fire Insurance Company	E. E. Smith	Edmonton	Fire and Automobile.
Vulcan Fire Insurance Company of Oakland	E. C. Crandell	Calgary	Fire.
Wawanesa Mutual Fire Insurance Company	W. S. Mooney	Edmonton	Mutual Fire.
Western Casualty Company	W. H. Bayliss	Calgary	Accident and Sickness.
Westchester Fire Insurance Company of N.Y.	T. J. S. Skinner Company	Calgary	Fire and Hail.
Western Assurance Company	E. D. Adams of Lott & Company	Calgary	Fire, Automobile and Explosion.
Western Empire Life Assurance Company	F. D. Byers	Edmonton	Life.
Western Life Assurance Company	J. G. Kelly, Tegler Blk.	Edmonton	Life.
Western Mutual Fire Insurance Company	Parker R. Reed	Didsbury	Mutual Fire.
Western Mutual Life Association	Malcolm Thompson	Edmonton	Assessment Life.
Yorkshire Insurance Company	Hornibrook, Whittemore & Allan	Calgary	Fire, Accident, Sickness, Live Stock, Employers' Liability, Plate Glass and Automobile.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Britannic Underwriters of the Employers' Liability Assurance Corporation, Ltd.	S. E. Howarth	Calgary	Fire.
British Empire Underwriters of the British America Assurance Company	Chauvin, Allsopp & Co.	Edmonton	Fire and Automobile.
British and Canadian Underwriters of the Norwich Union Fire Insurance Society, Ltd., of Norwich	Blackett Henderson, Ltd.	Edmonton	Fire.
Canada National Underwriters' Agency of the Union Fire and Casualty Company	R. L. Nicolson	Edmonton	Fire.
Delaware Underwriters of the Westchester Fire Insurance Company	H. W. Allen	Calgary	Fire and Hail.
Firemen's Underwriters of the Firemen's Insurance Company of Newark, N.J.	Chas. A. Hyndman	Edmonton	Fire and Tornado.
Fidelity (Fire) Underwriters of the Continental Insurance Company and the Phoenix Fire Insurance Company	Chas. A. Hyndman	Edmonton	Fire.
Globe Underwriters Agency of the Globe & Rutgers Fire Insurance Company	M. E. Harms	Edmonton	Fire.
London Underwriters of the London Assurance Corporation	Nil		Fire.
Minnesota Underwriters of St. Paul Fire and Marine Insurance Company	E. E. Chauvin	Edmonton	Fire, Automobile, Inland Transportation and Tornado.
New York Underwriters of the Hartford Fire Insurance Company	C. J. Scarth	Edmonton	Fire and Automobile.

LIST OF UNDERWRITERS' AGENCIES REGISTERED UNDER THE ALBERTA INSURANCE ACT AS AT JULY 1, 1920.—*Continued.*

Name of Underwriter.	Chief Agent or Attorney in Alberta.	Address.	Classes of Insurance.
Nova Scotia Fire Underwriters of the Home Assurance Company	Jas. O. Miller Insurance Agency	Calgary	Fire, Hail, Automobile and Explosion.
North-Western Underwriters' Agency of the North-Western National Insurance Company	C. J. Campbell	Calgary	Fire and Tornado.
Protector Underwriters of the Phoenix Insurance Company of Hartford	A. H. Carr	Calgary	Fire.
Rochester Underwriters of the Great American Insurance Company of New York.	Hornibrook, Whittemore & Allan	Calgary	Fire, Hail, Tornado, Automobile and Explosion.
Scottish and Canadian Underwriters of the General Accident, Fire and Life Assurance Company of New York	Hornibrook, Whittemore & Allan	Calgary	Fire and Hail.
St. Lawrence Underwriters' Agency of the Western Assurance Company	Hornibrook, Whittemore & Allan	Calgary	Fire and Automobile.
Winnipeg Fire Underwriters of the Home Insurance Company	Jas. O. Miller Insurance Agency	Calgary	Fire and Hail.
Western Underwriters of the Canada Security Assurance Company	E. M. Whitley	Calgary	Hail.
Standard Underwriters of the Phenix Fire Insurance Company of Paris	J. S. Sutcliffe	Edmonton	Fire.
Sterling Fire Underwriters of the General Fire Insurance Company of Paris	Weber Bros.	Edmonton	Fire.